

Job Description – Credit Officer

Job Title	Credit Officer
Job Location	Mumbai/ Thane, Gujarat
Department	Credit
Reports to	Credit Manager
Grade	M0/ M1
Job Responsibilities	<ul style="list-style-type: none"> • To do assessment of a commercial credit proposal in view of its:- <ul style="list-style-type: none"> ○ Financial including ratio analysis, fund flow analysis, comparative analysis etc... ○ Legal Aspects ○ Industry analysis • To maintain coordination and communication among various regions as well as customers in view of maintaining TAT of credit proposals and ensuring smooth disbursements • To undertake all other work related to credit department • To preparing loan applications, evaluating clients' financial information and calculate risk ratios. • To ensure that the assessment and disbursement of the proposal is in line with Banking guidelines/manual. • To maintain records of loan applications and monitor payments. • Responsible for loan processing and loan monitoring.
Specifications	CA / CMA/ Graduate / Post graduate from recognized university with relatable certification. CAIIB is must. Total Banking Experience in commercial credit processing with exposure above Rs. 1 Crore.
Experience	Should have at least 5-7 years of Banking experience
Behavioral Characteristics:	<ul style="list-style-type: none"> ○ Strong analytical and problem-solving skills ○ Excellent communication skills ○ Ensures attention to detail. ○ Proficient in domain knowledge. ○ High level of inter-personal skills & integrity
Age	Below 35 years