

Credit Authorizer Post – Kotak Bank Careers 2023 In Chennai, Chintadripet

Hiring organization
Kotak Mahindra Bank

Job Location

Chintadripet, 600002, Chennai, Tamil Nadu, India

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Base Salary

USD 13,500 - USD 19,500

Date posted

May 31, 2023

Valid through

31.12.2023

APPLY NOW

Qualifications

Graduate

Employment Type

Full-time

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Description

Kotak Mahindra Bank Recruitment 2023

Job Title: Credit Authorizer

Company: Kotak Bank Careers

Location: Chennai, Chintadripet

Job Summary: Kotak Bank Careers is seeking a diligent and detail-oriented Credit Authorizer to join our team in Chennai, Chintadripet. As a Credit Authorizer, you will be responsible for assessing and evaluating credit applications, ensuring adherence to credit policies and procedures, and making informed decisions regarding credit approvals.

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Kotak Mahindra Bank Jobs Near Me

Responsibilities:

1. Credit Assessment: Review and evaluate credit applications, analyzing financial statements, credit reports, and other relevant information to assess the creditworthiness of applicants.
2. Credit Policy Adherence: Ensure compliance with the bank's credit policies, procedures, and guidelines while evaluating credit applications. Maintain a thorough understanding of credit risk management principles.
3. Decision Making: Make informed and timely decisions regarding credit approvals, ensuring appropriate risk assessment and mitigation. Communicate decisions effectively to stakeholders.
4. Documentation Verification: Verify the accuracy and completeness of documentation submitted with credit applications, ensuring compliance with regulatory requirements and internal standards.

5. Risk Analysis: Assess the risk associated with each credit application, considering factors such as repayment capacity, collateral, industry trends, and market conditions.
6. Customer Interaction: Interact with customers to gather additional information, clarify details, and resolve any queries related to credit applications.
7. Collaboration: Coordinate and collaborate with various internal teams, such as sales, credit risk, and legal, to ensure the smooth processing of credit applications and resolve any issues that may arise.
8. Reporting: Maintain accurate and up-to-date records of credit decisions, ensuring proper documentation and reporting as per regulatory and internal requirements.
9. Continuous Improvement: Stay updated on industry best practices, market trends, and regulatory changes related to credit assessment and authorization. Identify opportunities for process improvement and contribute to the enhancement of credit-related processes and procedures.

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Kotak Mahindra Bank Careers

Requirements:

- Strong knowledge of credit risk management principles and practices.
- Familiarity with relevant regulatory guidelines and requirements.
- Excellent analytical and decision-making skills.
- Attention to detail and ability to manage multiple tasks simultaneously.
- Strong communication and interpersonal skills.
- Proficiency in using credit evaluation tools and software.
- Ability to work independently and as part of a team.
- Flexibility to adapt to changing business needs and priorities.

Important Links

Find the Link in [Apply Now](#) Button

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