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HDFC Bank Fresher Jobs – HDFC Bank Careers – Fresher Jobs For Commercial Loan Officer Post

Hiring organization
HDFC Bank

Job Location

India
Remote work from: IND

Date posted
March 16, 2024

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Valid through
31.08.2024

Base Salary

USD 14 - USD 26

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Qualifications

Graduate

Employment Type

Full-time

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Description

HDFC Bank Recruitment 2024

As a Commercial Loan Officer at HDFC Bank, you will play a crucial role in driving the bank's growth by originating and managing commercial loan portfolios. You will be responsible for assessing loan applications, conducting due diligence, negotiating terms, and building strong relationships with clients. This is an opportunity to make a real impact on the success of businesses and contribute to the financial well-being of the community.

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Responsibilities:

- **Originate and manage a diversified commercial loan portfolio:**
 - Proactively identify and develop leads for new business opportunities.
 - Conduct comprehensive credit analysis and financial assessments.
 - Structure loan proposals that meet client needs and bank credit guidelines.
 - Negotiate loan terms and pricing to achieve mutually beneficial outcomes.
 - Secure all necessary documentation and approvals for loan disbursement.
- **Maintain and expand client relationships:**

- Build strong rapport with clients and understand their business needs.
- Provide ongoing financial advice and support to clients.
- Cross-sell other bank products and services that add value to clients.
- Manage and resolve client queries and concerns effectively.
- **Contribute to team success and achievement of bank targets:**
 - Work collaboratively with colleagues in sales, credit, and operations.
 - Achieve assigned loan origination and portfolio growth targets.
 - Stay updated on industry trends and regulatory developments.
 - Continuously improve skills and knowledge through training and development programs.

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HDFC Bank Careers

Skills:

- Strong analytical and problem-solving skills.
- Excellent communication and interpersonal skills.
- Ability to build trust and rapport with clients.
- Proactive and results-oriented approach.
- Time management and organizational skills.
- Proficiency in financial modeling and analysis tools.
- Strong understanding of banking regulations and compliance requirements.

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