

## Kotak Bank Freshers Jobs – Bank Jobs In Credit Manager Post

**Hiring organization**  
Kotak Mahindra Bank

### Job Location

India  
Remote work from: IND

**Date posted**  
January 30, 2024

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**Valid through**  
31.08.2024

### Base Salary

USD 16 - USD 27

APPLY NOW

### Qualifications

Graduate

### Employment Type

Full-time

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### Description

#### Kotak Bank Freshers Jobs

As a Credit Manager at Kotak Mahindra Bank, you will play a crucial role in shaping the bank's future by driving responsible and profitable lending practices. You will be responsible for evaluating loan applications, assessing credit risks, and ensuring compliance with regulatory guidelines. You will also be involved in portfolio management, ensuring optimal loan performance and minimizing delinquencies.

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#### Kotak Mahindra Bank Jobs Near Me

#### Responsibilities:

- Analyze and evaluate loan applications across various retail and corporate segments.
- Conduct comprehensive credit risk assessments using financial statements, credit reports, and other relevant data.
- Make informed lending decisions based on risk-return analysis and regulatory compliance.
- Liaise with customers to understand their financial needs and tailor loan solutions accordingly.
- Manage existing loan portfolios, monitor repayment schedules, and identify potential delinquencies.
- Implement and adhere to credit policies and procedures to maintain a healthy credit risk profile.
- Prepare reports and presentations on credit performance and market trends.

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**Kotak Mahindra Bank Careers**

**Skills and Qualifications:**

- Bachelor's degree in Finance, Accounting, Economics, or a related field.
- Minimum 2-3 years of experience in credit analysis or lending in a reputable financial institution.
- Strong analytical and problem-solving skills with the ability to interpret complex financial data.
- Excellent communication and interpersonal skills with the ability to build rapport with customers and colleagues.
- Proficient in credit risk assessment methodologies and financial modeling techniques.
- Knowledge of relevant banking regulations and compliance requirements.

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