# Kotak Bank Jobs - Kotak Bank Careers - Fast Job For Commercial Loan Officer Post

**Job Location** 

India

Remote work from: IN

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**Base Salary** 

USD 15 - USD 29

Qualifications

Graduate

**Employment Type** 

Full-time

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Description

# Kotak Mahindra Bank Recruitment 2024

We are searching for a highly motivated and results-oriented Commercial Loan Officer to join our growing team. Working remotely, you'll leverage your strong financial acumen, relationship-building skills, and analytical capabilities to identify and develop new business opportunities. You'll partner with clients to understand their financial goals, assess their creditworthiness, and structure loan solutions that meet their specific needs. You'll navigate the loan approval process, ensuring all documentation is complete and adhering to bank regulations.

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#### Kotak Mahindra Bank Jobs Near Me

## Responsibilities:

- Prospect and identify potential commercial loan clients.
- Conduct in-depth meetings with clients to understand their financial needs and business goals.
- Analyze financial statements and credit reports to assess loan eligibility and risk
- Prepare detailed loan proposals with justifications and risk mitigation strategies.
- Negotiate loan terms, including interest rates, repayment schedules, and collateral requirements.
- Guide clients through the loan application process and ensure the collection of all necessary documentation.
- Work closely with underwriters and credit analysts to ensure loan approvals.
- Maintain and manage client relationships by providing ongoing communication and support.
- · Monitor and manage existing loan portfolios, identifying potential risks and

Hiring organization Kotak Mahindra Bank

Date posted March 17, 2024

Valid through 31.08.2024

**APPLY NOW** 

ensuring on-time repayments.

 Generate reports and track key performance indicators (KPIs) to measure success.

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### **Infosys Careers**

#### Skills:

- Bachelor's degree in Finance, Commerce, Business Administration, or a related field (MBA preferred).
- Minimum 2-4 years of experience in commercial lending or a related financial services role.
- Strong understanding of financial analysis, credit risk assessment, and loan structuring principles.
- Excellent communication and interpersonal skills, with the ability to build rapport with clients.
- Proven negotiation and persuasion skills.
- Proficient in Microsoft Office Suite (Excel, Word, PowerPoint).
- Ability to work independently, manage time effectively, and meet deadlines.
- · Strong analytical and problem-solving skills.
- · Excellent written and verbal communication skills.

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