

Kotak Mahindra Bank Recruitment 2023 – Bank Jobs – Credit Authorizer Post

Hiring organization
Kotak Mahindra Bank

Job Location

India
Remote work from: India

Date posted
September 28, 2023

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Valid through
31.12.2023

Base Salary

USD 19,000 - USD 25,000

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Qualifications

Graduate

Employment Type

Full-time

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Description

Kotak Mahindra Bank 2023

The Credit Authorizer is responsible for reviewing and authorizing credit applications and limit increases. This includes assessing the applicant's creditworthiness, verifying their income and employment, and checking for any outstanding debts or bankruptcies. The Credit Authorizer also plays a key role in managing the bank's credit portfolio and ensuring that all loans are made in accordance with the bank's lending policies.

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Kotak Mahindra Bank Jobs Near Me

Responsibilities:

- Review and authorize credit applications and limit increases.
- Assess the applicant's creditworthiness by reviewing their credit history, income, employment, and debt-to-income ratio.
- Verify the applicant's income and employment by contacting their employer and obtaining references.
- Check for any outstanding debts or bankruptcies by reviewing the applicant's credit report.
- Make recommendations on credit applications and limit increases to the Credit Operations Manager.
- Monitor the bank's credit portfolio and identify any potential credit risks.
- Report on the bank's credit performance to senior management.

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Infosys Careers

Skills:

- Strong knowledge of credit analysis and lending principles.
- Ability to assess risk and make sound credit decisions.
- Excellent analytical and problem-solving skills.
- Strong communication and interpersonal skills.
- Ability to work independently and as part of a team.

Important Links Proficiency in Microsoft Office Suite

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

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