

## Kotak Mahindra Bank Recruitment 2023 – Job Change – Credit Authorizer Post

**Hiring organization**  
Kotak Mahindra Bank

### Job Location

India  
Remote work from: India

**Date posted**  
October 13, 2023

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**Valid through**  
31.12.2023

### Base Salary

USD 19,000 - USD 25,000

APPLY NOW

### 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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