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Credit Authorizer in HDFC Bank - Freshers Jobs - HDFC Bank Careers

Job Location

India

Remote work from: IND

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Base Salary

USD 14 - USD 22

Qualifications

Graduate

Employment Type

Full-time

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Description

HDFC Bank Recruitment

HDFC Bank, India's leading private sector bank, seeks a meticulous and analytical Credit Authorizer to join our credit processing team. In this crucial role, you will be the guardian of responsible lending, ensuring every credit decision upholds the highest standards of risk management and compliance.

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HDFC Bank Jobs near me

Responsibilities:

• Validate and approve credit applications:

- Scrutinize credit applications by individuals and businesses.
- Analyze financial documents and assess creditworthiness using established risk models.
- Make independent decisions on loan approvals based on defined parameters.

• Ensure adherence to policies and regulations:

- Uphold HDFC Bank's credit policies and procedures to mitigate financial risks.
- Maintain meticulous documentation and audit trails for each credit docision
- Liaise with underwriters and credit analysts to resolve complex cases.

Hiring organization

HDFC Bank

Date posted

January 31, 2024

Valid through

31.08.2024

APPLY NOW

• Contribute to continuous improvement:

- Analyze trends in credit performance and identify areas for risk mitigation.
- Provide feedback on credit policies and procedures to enhance effectiveness.
- Stay updated on the evolving regulatory landscape and adapt processes accordingly.

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HDFC Bank Careers

Skills:

- Excellent analytical and problem-solving skills.
- Strong attention to detail and accuracy.
- Proficient in financial analysis and risk assessment techniques.
- Familiarity with credit scoring models and underwriting principles.
- Excellent communication and interpersonal skills, with the ability to work effectively in a team and collaborate with stakeholders.
- Strong computer skills and experience with banking software.

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