



<https://jobable.govhelp.in/job/axis-bank-careers-job-seeker-credit-manager-posts/>

Axis Bank Careers – Job Seeker – Credit Manager Posts

Job Location

India

Remote work from: IN; DE; US; AU; NZ; HK; JP; KZ; MY; SG; TW; TH; UZ; VN; AT; BY; BE; DK; FR; GR; NL; RU; ES; CH; UK; GB; DZ; KW; MA; QA; SA; MX; AE; CA; GT; DO

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Base Salary

USD 15 - USD 25

Qualifications

Graduate, Post Graduate

Employment Type

Full-time

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Description

Axis Bank Careers

About Axis Bank

Axis Bank, one of India's leading private sector banks, is renowned for its innovative approach and commitment to customer service. Established in 1993, the bank boasts a robust network of branches, ATMs, and virtual centers, catering to a diverse range of individual and corporate clients. With a consistent growth trajectory, Axis Bank offers a dynamic and challenging work environment where you can make a real impact.

Why Join Us as a Credit Manager?

This is your opportunity to play a pivotal role in Axis Bank's success by safeguarding our financial health. As a Credit Manager, you'll be at the forefront of ensuring responsible lending practices. You'll leverage your financial expertise to assess creditworthiness, manage risk, and contribute to the bank's growth. This role offers the perfect blend of analytical rigor and strategic thinking, allowing you to make informed decisions that shape the financial future of our clients and the bank.

Position: Credit Manager **Company:** Axis Bank **Location:** Remote (All India)

Job Summary:

Hiring organization

Axis Bank

Date posted

March 19, 2024

Valid through

31.08.2024

APPLY NOW

We are seeking a highly motivated and analytical Credit Manager to join our dynamic team. In this remote role, you'll be responsible for managing the entire credit lifecycle for various loan products. Your key focus will be on:

- **Assessing Creditworthiness:** You'll meticulously analyze financial statements, credit reports, and other data to evaluate borrower risk.
- **Loan Appraisal:** Applying your in-depth knowledge of credit policies and regulations, you'll recommend loan approvals, rejections, or adjustments based on your risk assessment.
- **Portfolio Management:** You'll actively manage a portfolio of loans, monitoring performance and taking necessary actions to mitigate risk.
- **Relationship Building:** You'll collaborate effectively with relationship managers and other stakeholders to ensure a smooth loan approval process for clients.
- **Regulatory Compliance:** You'll maintain meticulous adherence to all credit-related regulations and internal policies.

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Axis Bank Freshers Jobs

Key Responsibilities:

- Analyze financial statements, tax returns, and business plans to assess borrower creditworthiness.
- Develop and maintain credit scoring models to streamline the loan appraisal process.
- Recommend loan approvals, rejections, or adjustments based on a comprehensive risk assessment.
- Prepare detailed credit reports outlining the rationale behind lending decisions.
- Monitor and manage assigned loan portfolios, taking proactive measures to address potential delinquencies.
- Collaborate with relationship managers, legal teams, and other departments to ensure smooth loan processing and account management.
- Stay updated on latest regulations and credit policies, ensuring adherence to compliance guidelines.
- Generate insightful reports and participate in discussions to identify trends and improve credit risk management strategies.

Required Skills and Qualifications:

- Bachelor's degree in Finance, Accounting, or a related field.
- Minimum 2-5 years of experience in credit analysis or a similar role within the banking sector (experience can be adjusted based on specific requirements advertised).
- Strong analytical skills with proficiency in financial statement analysis and credit risk assessment.
- Excellent communication and interpersonal skills to collaborate effectively with various stakeholders.
- Proficient in MS Office Suite (Word, Excel, PowerPoint) and credit analysis software (preferred).
- A keen understanding of credit policies, regulations, and risk management principles.
- Ability to work independently while also fostering a collaborative work environment.
- Strong attention to detail and accuracy.

Experience:

This role is open to both experienced professionals and enthusiastic freshers. For experienced candidates, a minimum of 2-5 years of relevant experience in credit analysis or a similar banking role is preferred. Freshers with a strong academic background in finance and a demonstrable passion for credit risk management will also be considered.

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Axis Bank Jobs Near Me

Why Join Axis Bank?

At Axis Bank, we believe in fostering a culture of growth, learning, and excellence. Here's what sets us apart:

- **Growth Opportunities:** We provide a dynamic work environment where you can develop your skills, take on challenging assignments, and advance your career.
- **Competitive Compensation & Benefits:** We offer a comprehensive benefits package that includes competitive salary, health insurance, paid time off, and other employee perks.
- **Remote Work Flexibility:** We embrace a remote work culture, allowing you to work from the comfort of your home while maintaining a healthy work-life balance.
- **Collaborative Environment:** We foster a supportive and collaborative work environment where you can learn from experienced colleagues and contribute your ideas.
- **Making a Difference:** You'll have a direct impact on the bank's financial health and the success of our clients.

Application Process:

To apply, please submit your resume and cover letter online. In your cover letter, highlight your relevant skills and experience, and express your enthusiasm for joining Axis Bank as a Credit Manager.

Join Us and Shape the Future!

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