

ICICI Bank Careers Job – All India Jobs – Free Job For Credit Authorizer

Hiring organization
ICICI Bank

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

Date posted

March 22, 2024

Valid through

31.08.2024

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Base Salary

USD 16 - USD 26

Qualifications

Graduate, Post Graduate

Employment Type

Full-time

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Description

ICICI Bank Recruitment 2024

Do you have a keen eye for detail and a passion for ensuring financial security?

ICICI Bank Jobs Near Me

ICICI Bank is a leading Indian multinational banking and financial services company with a global presence. We are looking for talented and motivated individuals to join our team as Credit Authorizers. This is a great opportunity to build a rewarding career in the financial services industry and play a vital role in helping customers achieve their financial goals.

Summary

In this role, you will be responsible for analyzing credit applications and making informed decisions about loan approvals. You will use your analytical skills and financial knowledge to assess creditworthiness, identify potential risks, and ensure compliance with all regulatory guidelines. This role is a great fit for individuals who are detail-oriented, possess strong analytical skills, and enjoy working in a fast-paced environment.

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Key Responsibilities

- Review credit applications, including financial statements, credit reports, and employment verification, to assess a borrower's ability to repay a loan.

- Analyze creditworthiness using various financial metrics and risk assessment models.
- Make informed decisions to approve, deny, or request further information for credit applications based on established credit policies and procedures.
- Communicate effectively with applicants and other departments to gather additional information or clarify details.
- Maintain accurate and up-to-date records of all credit decisions and related documentation.
- Stay current on industry regulations and ensure adherence to all compliance requirements.
- Identify and report any suspicious activity that may indicate potential fraud.
- Contribute to the continuous improvement of credit risk management processes.

ICICI Bank Jobs Near Me

Required Skills and Qualifications

- Bachelor's degree in Finance, Accounting, or a related field (preferred).
- Minimum 1-2 years of experience in credit analysis or a related role (experience is a plus but not mandatory for freshers).
- Strong analytical and problem-solving skills.
- Excellent attention to detail and accuracy.
- Proficient in Microsoft Office Suite (Excel, Word, PowerPoint).
- Ability to work independently and as part of a team.
- Excellent communication and interpersonal skills.
- Strong understanding of financial concepts and principles.
- Ability to learn and adapt to new technologies and processes.

Experience

This role is open to both experienced professionals and freshers with a strong academic background and a passion for finance.

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Why Join ICICI Bank ?

ICICI Bank offers a competitive salary and benefits package, including health insurance, paid time off, and opportunities for professional development. You will also have the chance to work in a fast-paced and dynamic environment, where you can make a real difference in the lives of our customers.

- **Growth and Development:** We offer a comprehensive learning and development program to help you grow your skills and advance your career.
- **Competitive Compensation and Benefits:** We offer a competitive salary and benefits package, including health insurance, paid time off, and retirement savings plans.
- **Work-Life Balance:** We are committed to promoting a healthy work-life balance for our employees.
- **Meaningful Work:** You will have the opportunity to play a vital role in helping customers achieve their financial goals.
- **Collaborative Culture:** We foster a collaborative and supportive work environment where you can learn from your colleagues.

Application Process

Interested candidates should submit their resume and cover letter online.

Motivate Yourself to Join Us!

This is a great opportunity to launch a rewarding career in the financial services industry. If you are a highly motivated individual with a strong analytical mind and a passion for finance, we encourage you to apply.

Join ICICI Bank and help us shape the future of banking!

General Overview

As a Credit Authorizer at ICICI Bank, you will play a critical role in ensuring the financial security of our customers. You will use your skills and knowledge to make informed decisions about loan approvals, helping individuals and businesses achieve their financial goals. This is a challenging and rewarding role that offers excellent opportunities for growth and development.

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