

The Karur Vysya Bank Limited, one of the leading Private Sector Banks in India, invites online applications for appointment of **Credit Analyst - CIG (Job ID - 304)** from the qualified candidates.

Last Date of Online Registration	15.10.2022
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Eligibility Criteria:

- Any Graduates or Post Graduate under regular stream from a college affiliated to a recognized University are only eligible to apply.
- Need Minimum 3 Years of Relevant experience in Banking / NBFC.
- Besides English, Candidates should be conversant in Local language as per the posting location.

Selection Process:

Registration -> Online Test -> Personal Interview -> Offer -> Background Checks & Medicals -> Onboarding -> Posting.

Detailed Process Flow:

- Online Registration by Eligible Candidates as per the above mentioned criteria.
- Pre - Screened Candidates will be invited for Online Personality Assessment Test.
- Post to the Online Personality Assessment Test completion, Candidates shall be called for Personal Interview with further details like (Mode, Date and Venue for Interview)
- Depending upon the number of vacancies, the Bank reserves the right to call for Personal Interview.
- All the communications (Pre – Screening, Test links & User Credentials, Interview Invite) will be informed to the candidates through **registered e-mail only**.

How to apply:

- Candidates are required to apply online through website www.kvb.co.in (careers page) and apply for the post of **Credit Analyst - CIG (Job ID - 304)**. No other means/ mode of application will be accepted.
- Candidates should ensure to update their active personal email ID and mobile number only throughout the entire selection process.

Compensation:

Fixed pay - Depending upon current salary and Retrials, insurance etc. as per Standards + Variable Pay as per policy.

Roles & Responsibilities for Credit Analyst - CIG:

- Responsible for sourcing EMCG / CIG business.
- Responsible for conducting due diligence, KYC compliance, pre-sanction unit visits and periodical unit visits, Inspections, visit of collateral securities, etc.

3. Discuss with the prospective borrower, understand / finalize their credit requirement and the broad terms and conditions, collect all information / documents / data for credit processing, etc.
4. Responsible for documentation.
5. Monitoring including Term Loan Review / Follow-up / Stock Statement / Insurance, periodical valuation as per norms, etc.
6. Recovery of all delinquent accounts.
7. RMs shall be the single point of contact for the EMCG / CIG borrowers.
8. Maintaining positive sales environment through learning of the Bank's products and services.
9. Retention of Customers with good conduct.
10. Generating & growing revenue streams through effective client management.
11. Explore cross selling and upselling opportunities.
12. Assessing the early warning signals and exiting from the problematic accounts.

Posting Locations: Chennai / Mumbai / Ahmadabad/ Delhi.