

Standard Chartered Bank Careers – Bank Job – Credit Authorizer Jobs For Freshers

Hiring organization
Standard Chartered Bank

Job Location

India

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

Date posted
March 21, 2024

Valid through
31.12.2024

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Base Salary

USD. 19 - USD. 23

Qualifications

Graduate

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Employment Type

Full-time

Description

Standard Chartered Bank Recruitment 2024

Do you have a keen eye for detail and a strong understanding of financial regulations? Are you a critical thinker with a knack for problem-solving? If you're looking for a career that combines analytical skills with a commitment to financial security, then a role as a Credit Authorizer at Standard Chartered Bank could be the perfect opportunity for you!

Standard Chartered Bank Jobs Near Me

Standard Chartered Bank, a leading global financial institution, is searching for talented individuals to join our growing team. The best part? This remote position allows you to contribute to Standard Chartered Bank's continued success from the comfort of your home office, regardless of location!

Summary

In this pivotal role, you'll play a vital role in ensuring the financial well-being of our customers by analyzing loan applications and making informed credit decisions. You'll be responsible for meticulously reviewing financial documents, verifying information, and assessing creditworthiness according to established bank policies and regulations. Your strong analytical skills, attention to detail, and commitment to accuracy will be essential for success in this fast-paced environment.

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Key Responsibilities

- Analyze and evaluate loan applications (personal loans, mortgages, business loans etc.) for completeness and accuracy.
- Verify applicant information through various sources (credit reports, bank statements, tax returns etc.).
- Calculate debt-to-income ratios and other financial metrics to assess creditworthiness.
- Apply credit scoring models and bank policies to make informed credit decisions (approve, deny, or request additional information).
- Communicate effectively with loan applicants and internal stakeholders regarding the credit decision process.
- Maintain accurate and up-to-date records of all credit authorization activities.
- Research and stay informed about changes in financial regulations and lending practices.
- Escalate complex applications or discrepancies to senior credit analysts for review (duties may vary depending on experience).

Required Skills and Qualifications

- Bachelor's degree in Finance, Business Administration, or a related field (preferred).
- Minimum 1 year of experience in a credit analyst or related role (experience in banking industry a plus).
- Strong analytical skills and the ability to interpret financial data.
- Excellent attention to detail and a commitment to accuracy.
- Proficient in Microsoft Office Suite (Word, Excel).
- Working knowledge of credit scoring models and financial analysis tools (preferred).
- Excellent communication and interpersonal skills, both written and verbal.
- Ability to work independently and as part of a team.
- Strong problem-solving skills and the ability to meet deadlines.

Experience

This role is a great fit for both individuals with experience in credit analysis or a related field and recent graduates eager to launch their careers in the banking industry. Standard Chartered Bank offers comprehensive training programs to ensure you have the skills and knowledge to succeed.

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Why Join Standard Chartered Bank

At Standard Chartered Bank, you'll have the opportunity to play a vital role in supporting the financial well-being of our customers. You'll work in a dynamic and international environment with a team of experienced professionals. We offer competitive salaries and benefits packages, including health insurance, paid time off, and opportunities for professional development. As a Credit Authorizer at Standard Chartered Bank, you'll be at the forefront of our credit risk management, ensuring responsible lending practices – all from the comfort of your own home office.

Benefits and Work Environment

Standard Chartered Bank fosters a culture of integrity, collaboration, and respect. We offer a comprehensive benefits package that includes health insurance, dental and vision insurance, and generous paid time off. Plus, the remote work environment allows you the flexibility to work from the comfort of your home office and maintain a healthy work-life balance.

Application Process

To apply for this exciting opportunity, please submit your resume and cover letter online. In your cover letter, be sure to highlight your relevant skills and experience in credit analysis or a related field, and explain why you're passionate about contributing to Standard Chartered Bank's commitment to financial responsibility.

Build a Rewarding Career in Banking!

At Standard Chartered Bank, we're committed to empowering our employees to achieve their full potential. If you're a detail-oriented and analytical individual with a passion for accuracy, then we encourage you to apply!

In Conclusion

This role offers a unique opportunity to develop your analytical skills and gain valuable experience in the banking industry. As a Credit Authorizer at Standard Chartered Bank, you'll play a crucial role in ensuring responsible lending practices and contributing to the financial security of our customers. If you're ready to embark on a rewarding career in a global financial institution, then we encourage you to apply today!

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