

ELIGIBILITY CRITERIA, CANDIDATE INSTRUCTIONS FOR CREDIT ANALYST POSITION

The Karur Vysya Bank Limited, one of the leading Private Sector Banks in India, invites online applications for appointment of **Credit Analyst – Campus (Job ID - 325)** from the qualified candidates.

Eligibility Criteria:

- a. Any Graduates or Post Graduate under regular stream with Minimum 60% of marks and above from a college affiliated to a recognized University are only eligible to apply.
- b. If the percentage of marks is in CGPA mode, the same should be converted into Equivalent percentage.
- c. Besides English, Candidates should be conversant in Local language as per the posting location.

Selection Process:

Registration -> Pre Placement Talk -> Online Aptitude & Personality Test -> Personal Interview -> Offer -> Background Checks & Medicals -> on boarding -> Posting.

Detailed Process Flow:

- a. Online Registration by Eligible Candidates as per the above mentioned criteria.
- b. Pre - Screened Candidates will be invited for ***Online Aptitude & Personality Test***.
- c. Post to the ***Online Aptitude & Personality Test*** completion, Candidates shall be called for Personal Interview with further details like (Mode, Date and Venue for Interview)
- d. Depending upon the number of vacancies, the Bank reserves the right to call for Personal Interview.
- e. 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:

- a. Candidates are required to apply online through website www.kvb.co.in (careers page) and apply for the post of **Credit Analyst – Campus (Job ID -325)**. No other means/ mode of application will be accepted.
- b. 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:

1. To evaluate credit proposals submitted by business in line of regulatory guidelines and policy framework.
2. Creating detailed proposal notes and obtaining approval from credit sanctioning committees /Authorities.
3. Following Credit Sanction, responsible for assisting RM's in Management of the Document Preparation Process and Periodical Credit Reviews of the customer.
4. Monitoring economic and industry developments as well as financial parameters of clients to detect potential risk triggers or signs of stress and take appropriate risk- Mitigation Steps.

-
5. Manage the entire life-cycle of loan process, from credit application to disbursement within the set of TAT and in line with guidelines.
 6. Ensuring Statutory and Regulatory Restrictions for Lending
 7. Completion of charge creation formalities over various securities with various authorities, viz., Registrar of Companies (wherever applicable), etc. within the prescribed time limit.

Posting Locations: Across India