

Credit Rating Analyst

Job Posted by Kalpana Jha | November 21, 2021

[Click here to apply](#)

Request to check below JD & give us your email confirmation for interview process. If any Query feel free to call Kalpana 9328509360.

Company :- One Of The Leading Bank

Position :- Credit Rating Analyst

Location:- Lower Parel - Mumbai

Grade:- Senior Manager

Job Description

Job Title	Credit Rating Analyst
Grade	SM
Department	Portfolio Risk Review
Location	Controlling Office - Mumbai
Reporting To	Head - Sectoral Risk & Post Sanction Review

Position Responsibilities

- To carry out an independent assessment on the credit quality of a borrower that signifies the level of risk associated with the client and assigning ratings as per Banks internal rating model - Ensuring that the ratings are accurate and up-to-date with the all available information at all points of time by tracking news, reports both internal and external and quarterly performance of the companies under review - Comprehensive and independent analysis of companies' performance in assigned portfolio by assessing credit proposals, financial statements, projections and other information to assess the credit worthiness of the entity - Analyzing the business model, identifying strengths, weakness, risks, understanding the revenue models and the corporate structure of the businesses - Independently handling rating assignments for entities of varying sizes and preparing rationales for the ratings assigned - Perform surveillance of the ratings in the assigned portfolio and review ratings on the basis of new developments in the company/industry - Monitoring portfolio performance for stress indicators and recommend suitable rating actions and highlight key risk factors - Adhering to standard operating procedure & policies - Ensuring quality check of the work deliverables

Qualifications and Experience Requirement

Essential Qualifications	Preferably an MBA (Tier1/2 or equivalent campus) or CA with minimum 3-6 years experience in rating large and mid corporates
Behavioral Skills	
Good writing and oral communication skills with excellent command over English. Conducts duties with good judgment and in good faith	
Ability to work well individually and in teams, share information and support colleagues	
Has good analytical thinking and an eye for detail. Excellent time management capabilities	
Acts in a manner that earns the trust and admiration of others. Enterprising and take ownership of ones actions	
Good at organizing, planning, scheduling, and coordinating workloads to meet established deadlines	
Works collaboratively to achieve the common goals and be successful together. Influences stakeholders in a smooth, non-abrasive manner	
Flexibility and ability to work in a fast-paced environment where priorities shift rapidly	

Target companies like : CRISIL ratings, ICRA ratings, CARE ratings, India Ratings, ICICI Bank, CRISIL SME ratings, SBI bank should be looked at with ~2-5 years' experience in ratings profile.

For Management 2000 Placements & Recruitments Pvt., Ltd.,

Kalpana Jha

Branch Business Consulting Partner

kalpana@careerzodiac.com

9328509360

CareerZodiac.com|Venture of Management 2000 Placements & Recruitments Pvt.,Ltd

www.careerzodiac.com |Lets Talk Career|

[Click here to apply](#)