

Company Profile

State Bank of India (SBI) a Fortune 500 company, is an Indian Multinational, Public Sector Banking and Financial services statutory body headquartered in Mumbai. The rich heritage and legacy of over 200 years, accredits SBI as the most trusted Bank. SBI Singapore (SBIS) has 5 retail branches, 19 SBIS ATMs and over 200 ATMs via the shared island wide ATM5 network.

SBIS has a suite of retail banking products which complement its existing corporate banking products thus enabling us to service both individual and corporate customers. In Commercial and wholesale banking, our areas of operation include ASEAN, South East Asia and South Asia.

SBIS leverages on its extensive international network of branches to offer a wide range of Import/Export Trade Finance Services, in both Singapore Dollar and foreign currencies to facilitate the business needs of customers.

Job Title: Credit Analyst

Responsibilities

- Generation and sourcing of business leads for the branch and to achieve the budgeted growth in advance and income level set in CDS by active marketing.
- Attend road shows arranged for various companies (both India Based and Local entities), subsequent follow up with other MLABs and participants related to syndicated loans.
- Preliminary scrutiny of credit proposal based on deal details.
- Responsible for preparation of appraisal memorandum of a borrower entity.
- Classification of various items of P&L, balance sheet of the borrowing entities as per Bank's instructions and the applicable accounting standards and preparation of CMA
- Analyze financial statements and credit profile including industry and management parameters to determine the degree of risk involved in extending credit or lending money.
- Preparation of credit applications and annual credit reviews involving in-depth analysis of customer's financial standing, industry review, business outlook, risks and opportunities.
- Collation of data on the company and its rating and opinion reports.
- Compare liquidity, profitability, and credit histories of establishments in the same industries and geographic locations.
- Analyze and provide input on loan policy issues and credit structures, ensuring that the final credit proposal to be presented is mutually acceptable.
- Appraise, process loan deals emanating through origination, participation, and sub participation, secondary market deals - for sanction by respective authority.
- Credit Risk Assessment borrower wise/ guarantor-wise and facility wise to ensure correct classification of financial data.
- Carry out timely Annual Review/Renewal of all loans.
- Recommend for amendments in the Facility terms as sought by the borrower(s) and /or other banks in accordance with laid down norms.
- Carry out the KYC due diligence on the borrower, directors, other officials as required by the KYC policy of

SBI Singapore.

- Prepare and submit control report and Action Taken Report on the observations/ conditions, stipulated by the sanctioning/ reviewing authority
- Monitoring the collection, distribution and sharing of fee amongst various stakeholders.
- Submission of data, information and reports to IBG.
- Attending to Internal and External Audits including our Inspection & Audit Department (IAD), and ensuring their timely remarks/compliances.
- Preparing industry studies to improve knowledge of specific markets and industries.
- Formulation and implementation of Branch's loan policy, with regular updates of related circulars.
- Liaise with Treasury / Accounts / Finance / Credit admin / Risk Management team to get regular updates on reference rates, cost of funds, yields, exposure levels, sectorial outlook.

***Attractive Compensation Package*