



kotak[®]
Kotak Mahindra Bank

Kick Start your Career in Credit Administration with Kotak Mahindra Bank

Job-Ready-Program



in association with
your advantage

BANKEDGE[®]
academy for banking and finance

GREAT OPPORTUNITY
TO WORK WITH **Kotak**
Mahindra Bank
BROUGHT TO YOU BY
BANKEDGE



IF YOU ARE
A FRESH
MBA/PG,
AND LOOKING
FOR
A JOB
OPPORTUNITY

**THEN DON'T
MISS THIS!!**



ABOUT

Kotak Mahindra Bank

Kotak Mahindra Bank Bank Limited is an Indian banking and financial services company headquartered in Mumbai, India.

In February 2003, Kotak Mahindra Finance Ltd. (KMFL), the Group's flagship company, received banking license from the Reserve Bank of India (RBI), becoming the first non-banking finance company in India to convert into a bank - Kotak Mahindra Bank Ltd.

It offers banking products and financial services for corporate and retail customers in the areas of personal finance, investment banking, life insurance, and wealth management. It is India's third largest private sector bank by assets and by market capitalisation as of November 2021. As of February 2021, the bank has 1600 branches and 2519 ATMs.

In a study by Brand Finance Banking 500 published in February 2014 by Banker magazine, KMBL was ranked 245th among the world's top 500 banks with a brand valuation of around US\$481 million and brand rating of AA+.

The Bank has four Strategic Business Units – Consumer Banking, Corporate Banking, Commercial Banking and Treasury, which cater to retail and corporate customers across urban and rural India.



ABOUT THE JOB

Kotak Mahindra Asst. MANAGER Credit Administration

Duration: 30 Days

Credit Administration program, a collaboration between Kotak Mahindra Bank and BANKEDGE, has been designed to provide an opportunity in Credit Administration Function to source fresh MBAs/PGs in Kotak Mahindra bank. The objective of the program is to create a pool of multi- skilled, job ready Credit professionals that can contribute to the growing business needs of a dynamic organization like Kotak Mahindra Bank.

Eligibility:

- Fresh MBAs/PGs.
- No relatives working with Kotak Mahindra Bank.

Course Outline

- **Intro to Credits**
Various Asset Products and their Uses
Different Banking Terms Used
- **Credit Guidelines**
Cordinal Principles
Priority and Non-Priority Sector
Advances
- **Fund Based and Non-Fund Based**
RBI Guidelines on Loans and Statutory
Restrictions

Fund Based and Non-Fund based
Advances
- **Working Capital**
Sources of Working Capital funds and
its estimation

Working Capital operating Cycle
- **Projected Working Capital**
Projected networking capital PBF

Turnover method and Cash budget
method
- **Term Loan Processes Part I**
Adherence to KYC Norms

KYC guidelines for different customers

Limit Post Sanction guidelines

Concept of margin and its importance

Interest Rates and MCLR

Concept of penal interest and RBI
guidelines
- **Term Loan Processes Part II**
Home Loan and its features

Personal Loan

Vehicle Loan

Education Loan
- **Non-Fund based Limits**
Bank Guarantees and types

Letters of Credit and types

Difference between LC and Bank
Guarantee
- **NPA Management PART I**
Narasimham Committee and its
recommendations

Capital Adequacy and its importance

Definition of NPA and income
recognition
- **NPA Management PART II**
Provisioning and Provisioning norms in
Banks

Asset Classification: Standard, Sub-
standard, Doubtful and Loss

Loss Assets and Reporting
- **BASEL Committee and RBI guidelines**
Risk and Risk Management

Introduction to BASEL and its
importance

BASEL I, II and III and global guidelines

Types of Risks : Credit risk, Market Risk
and Operational Risk

Essentials for mitigation of Risks

SALARY
INR 3.5
lakhs Per
Annum!

ABOUT

your advantage

BANKEDGE
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<http://www.bankedge.in/>

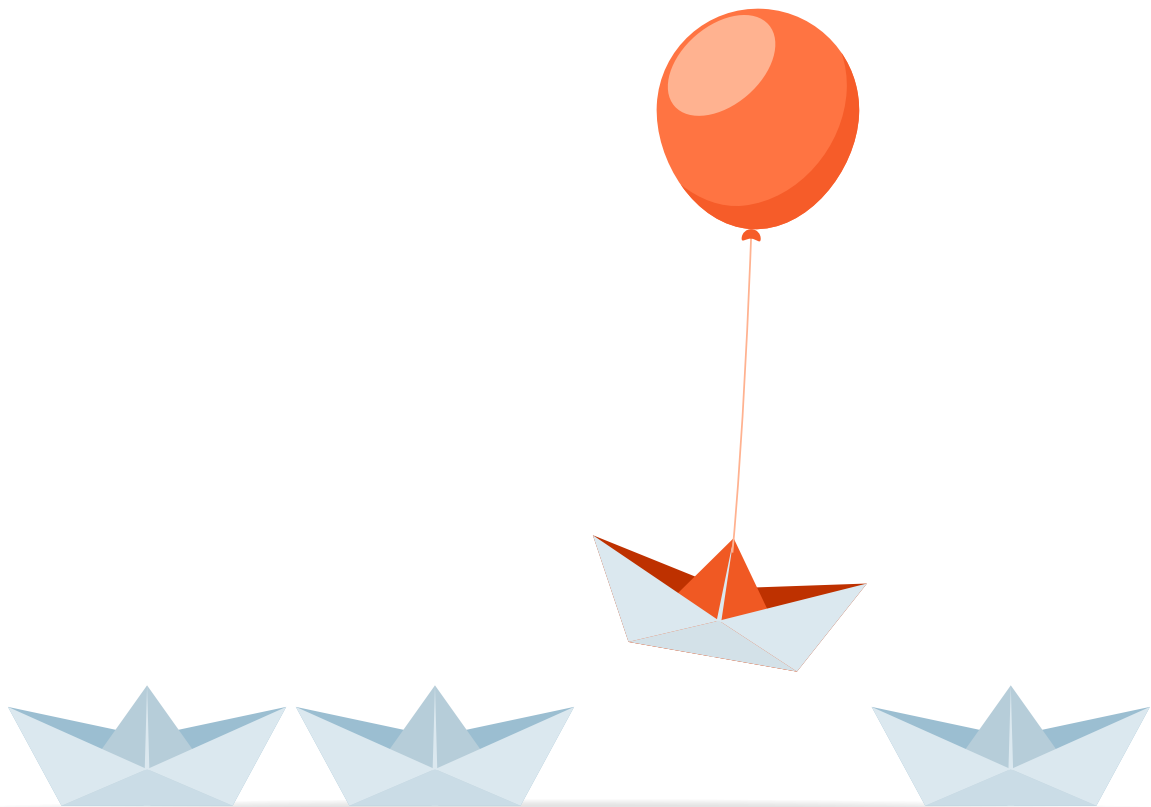
BANKEDGE is an Academy of Banking and Finance who's core competency is to source fresh graduates and post graduates, train them in all aspects of Banking and place them in leading Private Sector Banks. We are a 7 year young organisation with a presence of 50+ centres across the country and have managed to place more than 25,000 candidates PAN INDIA. Our presence and core competency across the country attracted various leading private sector Banks to associate with BANKEDGE for hiring our candidates at various entry level positions with different roles and responsibilities.



RECRUITMENT

PROCESS

- BANKEDGE to source fresh MBAs/PGs across the Country and do a quick screening activity in terms of checking communication skills and documents.
- Short-listed candidates will be sent for a personal interview at respective Kotak Mahindra Bank locations.
- Interview will be conducted with Line Managers and HR Managers of Kotak Mahindra Bank from the respective regions.
- Selected candidates will then undergo 30 days training conducted by BANKEDGE at Mumbai in online live format.
- After the training is completed there will be an assessment conducted by Kotak Mahindra Bank.
- On successful completion of the assessment the trained candidates will receive their appointment letters and will be on-boarded with Kotak Mahindra Bank.



Ready
to Start
your
Journey
with



Join Now!

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