
Bank Credit Manager Resume

Job Objective

To obtain Bank Credit Manager Position with an established company where I can further boost my career in this field.

Highlights of Qualifications:

- Huge experience in managing credits and loans in a commercial private bank
 - Profound knowledge of credit and financial statement analysis
 - Deep knowledge of structure and cash flow
 - Exceptional ability to maintain good relations with both internal and external customers
 - Huge ability to evaluate cash flow and base structure
 - Amazing communication and customer service skills
 - Ability to analyze economic trend and make decision
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Professional Experience:

Bank Credit Manager

Deutsche Bank, Owingsville, KY

October 2008 – Present

- Monitored all credit requests and approved and disapproved it after analyzing it.
- Maintained portfolios of lenders and ensured quality at par with bank standards.
- Evaluated loan structures and ensured credit standards according to company goals and policies.
- Reviewed new and existing portfolios and identified risk areas.
- Coordinated with technical experts on all large and complex loans.

Credit Specialist

AGL Resources, Owingsville, KY

August 2003 – September 2008

- Prepared credit approval documents for various relationship managers according to corporate loan policy.
- Assisted in others and prepared proposals and commitment letter for various loans.
- Analyzed loan transactions and identified credit risks in each of it and prepared necessary projections.
- Developed information of financials of all prospective customers.
- Documented all loan policy and credit approval letters.
- Coordinated with team members to finish work and work effectively as a team.

Credit Analyst

SunTrust, Owingsville, KY

May 1998 – July 2003

- Trained all subordinates in the commercial relationship manager training program.
 - Prepared loan presentations and analyzed credit for various financial statements.
 - Performed various long and short forms credits audit as required.
 - Maintained all credit assess files and updated all information.
 - Ensured work according to customer protection regulations of organization.
 - Participated in various loan committee meetings for company.
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Education:

Bachelor's Degree in Business – Finance

Bellarmine University, Louisville, KY

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