
Credit Officer Resume

Job Objective

Pursuing a Credit Officer position in which my skills, special training and experience will positively impact the organization in meeting end goals.

Highlights of Qualifications:

- Advanced knowledge of banking business fundamentals
 - Profound understanding of deposit and credit products
 - Proficient with credit modeling, analysis and facility documentation
 - Strong mentoring, client dealing and communication skills
 - Ability to think out of the box to create result oriented business solutions
 - Ability to manage a team in a banking credit environment successfully
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Professional Experience:

Credit Officer
PNC Bank, Indianapolis, IN
August 2005 – Present

- Managed and monitored daily operation of Credit Administration division.
- Analyzed client's assets and securities as guarantee for sanctioning loans in line with existing policies and regulations.
- Assessed liquidity risks associated with assets being offered as collateral.
- Recommended credit limit as per assessments and liquidity studies of collateral.
- Supervised preparing loan documents and coordinating the closing of loans.
- Assessed credit worthiness of the customer.
- Maintained and reviewed loan policy of the bank

Credit Officer
CitiGroup, Indianapolis, IN
May 2000 – July 2005

- Provided leadership and expertise to Small Business Bankers to develop product portfolio.
 - Initiated and implemented strategies to drive intelligent growth of the portfolio
 - Supported Small Business Bankers to develop credit applications in line with company policies and regulations.
 - Assisted companies with detailed financial analysis and interpretation of the available financial information.
 - Developed compelling credit requests through proper client interaction.
 - Carried out financial statement analysis of applicant, guarantors, and co-borrowers to study repayment capacity
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Education:

Bachelor's Degree in Accounting
Santa Barbara City College, Santa Barbara, CA

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