**Risk Analyst - Credit Monitoring Grp, Corporate Centre**

As a Risk Analyst is a financial specialist who examines the risks associated with investments, new clients, economic conditions, and regulations to determine whether it is safe to make a financial decision.

As a Risk Analyst, you will forecast potential outcomes and make recommendations to limit risks in sync with the Bank’s philosophy of Fair to Customer, Fair to Bank.

Your responsibility in risk assessment would entail evaluating various decisions that may not be straightforward. It would involve compiling different insights on potential risks for presentation to relevant stakeholders for better decision-making.

In this critical role, you will manage the potential risks through a detailed credit risk analysis with the coverage of market factors, indices, policies & regulations pertaining to the portfolio. This role also gives you opportunities to administer comprehensive first-hand research on various macro & micro economic factors in addition to the acquired knowledge through interactions with experts and customers. In this role, you will also actively review and monitor existing business accounts.

**Key Responsibilities**

**Credit Appraisal**

 Credit risk analysis including review of risk models, analysis of credit term proposals, assignment of credit rating.

**Portfolio management**

 Study of market factors, indices, policies and regulations and identify the impact on credit portfolio.

**Mitigation of Risk**

 Finding ways to mitigate or prevent risks and recommending actionable plans with clear outcomes.

**Research & Reports**

 Industry research, review and active monitoring of existing business accounts, meeting customers and industry experts to gather emerging trends.

**Model Validation**

 Analysing statistical reports by using various valuation tools, statistical models, quantitative analysis and techniques.

 **Policy Orientation**

 Review of policies, programs, and related amendments time-to-time.

About the Business Group

ICICI Banks, in general, are exposed to various types of risks, and managing them is fundamental to the banking business. The Risk Management Group (RMG) is responsible for identifying, assessing, and monitoring the principal risks in accordance with well-defined risk management policies and procedures. The group is further organized into Credit Risk Management Group, Market Risk Management Group, and Operational Risk Management Group. The risk team is continuously engaged to implement ICICI Bank's risk management policies and methodologies across the businesses.

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