

<u>Job Description – Retail Asset CPC</u> <u>CPC - SMS</u>	
Position	<u>Fresher for Retail Asset – CPC SMS</u>
Role & Responsibilities	<ul style="list-style-type: none"> • Analysing credit worthiness and credit risk of commercial borrowers, including review of financial statements and cash flow analysis. • Perform complete and in-depth review of mortgage loan files including, income, assets, credit and collateral. • Liaise with SMS seeking correct documentation and ensure accurate data entry. • Scrutiny of documents, checking data entry, checking loan eligibility, preparation of appraisal note and checking credit rating • Knowledge of Retail Assets (Secured/ Unsecured Lending) with mortgage loan underwriting experience will be preferred
Educational Qualification	Graduation from a recognized educational institution in India / Overseas Professional qualifications
Skills required	Strong analytical, interpersonal, verbal and written communication skills
Location of posting	As per company norms