

Job Description: Assistant Manager / Deputy Manager - (Checker) for Retail Asset CPC

Position	Processor (Checker) – Retail Asset CPC
Position Purpose	Perform complete and in-depth review of documents, underwriting, preparing CAM / Credit notes related to Home Loans, Mortgage, LAP.
Role & Responsibilities	<ul style="list-style-type: none">• Liaise with the SMS seeking correct documentation and ensure accurate data entry.• Perform complete and in-depth review of mortgage loan files including, income, assets, credit and collateral.• Ensure that the KYC norms are adhered to and the account opening process is in accordance with Bank’s guidelines, utilizing circulars or statutory guidelines.• Evaluate and ensure that the account opening processes are accurate, complete, and compliant.• Analysing credit worthiness and credit risk of commercial borrowers, including review of financial statements and cash flow analysis.• Assisting the bank and BGSS in enhancing quality of service delivery relating to the account opening process.• Participating in internal projects that improve credit process efficiency and effectiveness to assist in achieving key strategic objectives.• Identifying risks and mitigating the same by making recommendations to senior management regarding process improvements, enhancements etc.• Activities (where Checkers will be deployed) to include the following:<ul style="list-style-type: none">▪ Checking of Data Entry Quality▪ Checking of Documents as per Checklist▪ Loan & Income Eligibility Check▪ Preparation of Credit Assessment▪ Credit Rating Check• Products (where Checkers will be deployed) to include the following:<ol style="list-style-type: none">1. Home Loan2. Mortgage Loan3. Education Loan4. Staff Housing Loan5. Traders Loan6. FRR
Job Specific skills	<ul style="list-style-type: none">• Minimum 2+ years of current conventional mortgage loan underwriting experience.• Strong knowledge of KYC, Statutory Framework, income calculations, tax returns, reading credit reports, identifying red flags, Guidelines etc and ability to identify red flags.• Strong analytical, interpersonal, and verbal and written communication skills.• Detail-oriented with strong ability to manage process and time.• Ability to work in a flexible and production-oriented environment.• Must be able to work in a high stress environment while delivering a high-level of customer service.• Must be willing and able to work as part of a team.• Strong capability to work in multiple systems - paperless environment.• Must be willing to work in strict security environment.

	<ul style="list-style-type: none"> • Under writing cases with desired level of quality and enabling achievement of Bank's Business target by proper training • Swift decision making within defined TAT. • To evaluate the proposal of customer for home Loan and LAP. • Coordinating with branches, Head Office, Project Teams, Customer Service teams as and when required.
Educational Qualification	<ul style="list-style-type: none"> • Graduate Degree is mandatory. Preferably B.Com/M.Com/ MBA • Proven work experience in Credit underwriting of Retail Asset Banking products services and operations (preferably in private sector, HL & LAP/SME/Mortgages). • Keen understanding and focus on risk, controls, compliance and regulatory framework.
Minimum Experience	Minimum 2 - 3 years of experience
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on case to case basis
Location of posting	<p>Gandhinagar</p> <p>The candidate may be deputed to work with team(s) with the organization / any subsidiary of the parent organization if and as deemed necessary.</p>