

Job Title : Assistant Manager- Credit

Location : Chennai,Coimbatore,Delhi,Hyderabad,Jaipur,Kolkata,Mumbai,Pune, Mangalore

Job Description:

- Provide sound, independent (unsolicited) credit advice, recommendations and quality feedback on Home Loan credit proposals.
- Process credit proposals of House Loan/LAP borrowers.
- Underwriting of Home loans by calculation of eligibility, ratio analysis, understanding the industry scenario at micro & macro level.
- Study of the repayment track of the company as well as the individuals.
- Thorough in-depth financial analysis of the customer backed by the regulatory, internal checks & preparation of case appraisal notes.
- Meeting the customer to understand the business profile, his business terms, and his needs in terms of product/s, funding requirements and structure a deal for him while initiating a relationship alongside.
- Meeting the loan applicant at his/her location and conduct personal discussions, field investigation and authorization of the details of KYC submitted - residential address, photo identity, land details/survey location etc.
- Understanding of property related aspects like legal title and market value of the property etc , for clear mortgage of the property
- Coordinating with sales, operations, trade, legal, technical and customer service departments in Order to ensure a satisfactory and a time bound lending to the customer.
- Ensuring timely role out of the Home Loan MIS everyday

Required Skills:

- Good analyzing skills.
- Should be a team player.
- Customer Orientation.
- Confident.

Education and experience:

- Any graduate or post graduate.
- Need to have minimum 2-8 years of mortgage related credit experience