Raiffeisen Bank
Make it happen

Micro Underwriting Senior Officer – Retail Risk Management Division

Who are we looking for?

This position is established under Retail Micro Risk Department/Retail Underwriting & Strategic Management, for the purpose of underwriting MICRO credit applications brought by the Micro Account Manager (MAM). Your purpose will be the underwriting of each individual limit to a MICRO client (identifying the risk factor during verification and underwriting process, approval criteria, and other approval tools for credit exposures given) in compliance with the bank/leasing policies & procedures in general, and MICRO products in specifics. You will also present the credit application to the Approval Authorities and will be responsible for the quality and accuracy of information contained in the credit risk statement.

What will you do?

- Responsible for risk assessment (identifying the risk factors during verification and underwriting process, approval criteria, and other approval tools for credit exposures given) of each individual limit to a MICRO client.
- Crosscheck financial analysis on each individual Micro Borrower, clearly identifying its financial strengths and weaknesses.
- Gather information (formally and informally) about proposed borrowers, about parties directly related to the borrowers, and about parties indirectly or economically related to the borrower, in order to support the process of credit and risk assessment on each individual new Borrower.
- Ensure quality control of the credit approval process and the adequacy of documents supporting credit applications.
- Ensure the data quality in a loan application, as per specific product.
- Responsible for detailed assessment and critical in-depth analysis of projections including comments on feasibility, debt-service ability and refinancing risk.
- Administer the process of preparing for documenting the credit approval (Credit Committee) process at all levels.
- Ensure the maintenance of a good portfolio of micro borrowers if financial or lending criteria changes are needed after the disbursement process.
- Act as a MICRO approval authority within the approval limits given accordingly.
- Ensure that the workload assigned is performed in a diligent way and on time in order to reach the benchmark TTY, as per specific products.
- Follow up the regulations related to his/her duty, ensuring the adaptation of the Bank/Leasing policies and procedures and reports to superiors.
- Fulfill the other duties assigned by Superiors.
- Assist other teams in information regarding existing borrowers and application or financial data taken into consideration in the decision process.

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- Assist upon request all audit teams involved in the Micro Credit Applications
- You are informed of the latest development in the local financial/law sector and the impact on lending procedures in force.
- Develop the underwriting reporting package; ensure its clearness, quality and completeness to accommodate the needs of various end users.
- Ensuring fulfillment of the Verification & Underwriting Procedure and any other job-related procedure (such as Overrule Procedure).
- Ensuring quality control of the credit approval process and the adequacy of documents supporting credit applications, while acting as an Approval Authority.
- Giving to direct Manager, active feedback processes, systems deficiencies and possible improvements aiming at better, faster, more standardized UW process.

You need to have:

- University Degree in Economic Sciences or a related field.
- At least 5 years of Credit Experience (working in lending-financial institutions); including at least 1 year of experience in credit analysis.
- Very good analytical skills.
- Very good communication skills and the ability to work effectively as part of a team.
- Good command of business English.
- Good knowledge of MS Office.

Only the candidates selected for the interview shall be informed.

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