



Pawning Officers

With the proposed expansion plans of our Bank, we invite applications from highly driven and accomplished individuals for the position of Pawning Officers.

The Job

- ▶ Assaying of pawned articles by Densimeter/Touchstone without exposing the Bank to risks or losses.
- ▶ Handling all pawning redemptions, interest payments and part payments in the pawning system.
- ▶ Monitoring pawning NPA/overdue and recovery management.
- ▶ Ensure overdue is less than 1% of the base and NPA less than 0.5% of the base at any given time.
- ▶ Balancing the pawning in/out register daily and at the month end.
- ▶ Handling pawning auctions in the branch and all other related functions pertaining to same.
- ▶ Ensuring that all physical verifications of all pawned articles are carried out on a monthly basis as per the guidelines.
- ▶ Initiating and engaging in all promotional activities of the branch with a view to enhance the pawning growth and to drive towards targets.
- ▶ Handling auctions and auction related work promptly and efficiently as per instructions.
- ▶ Achieving the given target and support the branch efforts in growing the advances portfolio.
- ▶ Be familiar and conversant with the GCL's relating to pawning and gold loans and all other related activities.

The Person

- ▶ Minimum 4 years' experience in banking/financial industry, having minimum 2-3 years in pawning.
- ▶ Full or part qualification in banking would be an advantage.
- ▶ Excellent communication and analytical skills.
- ▶ Ability to multi-task and work in a challenging environment.
- ▶ Excellent oral and written communication skills.
- ▶ A team player with good interpersonal and organizational skills.

Rewards

The right candidate can look forward to a remuneration package inclusive of staff loan benefits at concessionary interest rates and career prospects.

Applications must be forwarded via email to jobs@unionb.com with the names of two non-related referees on or before **4th April 2024**. The email subject line must state "**Pawning Officers** " All applications will be treated with strict confidence. Only shortlisted applicants will be notified.

We are an equal opportunity employer.

UNION BANK