

# INSPECTION OFFICER – PAWNING

The job holder will help to implement the strategy and business plan for sustainability, efficient operation, and development of the gold loan and pawning products. Additionally, the position holder will be in charge of driving the channels (sales/branches) to meet the aforementioned goals for product pawning.

## THE JOB

- Conduct inspections and conduct valuations related to the branch pawning operations
- Assist in the timely review of each policy /guideline as per bank norms related to assigned products and recommend improvement of policies, systems, processes by taking into account of best practices by other financial institutions
- Provide necessary assistance for branches with regard to pawning matters
- Monitor and initiate proper actions to keep the portfolio within the set margins by the Bank
- Conduct product related training to the Branch Network
- Coordinate with the Branch Network regarding branch operational lapses, inspection reports & follow-ups
- Identify and assist to implement cost optimization initiatives
- Developing and executing asset product awareness campaigns
- Prepare & Review PPG for the Pawning product comes under the unit with the consent of all stakeholders (Internal & External) and implementation of any changes/development required
- Provide inputs for the development of competitive market pricing strategies
- To provide inputs and adhere to the integrated risk management framework that protects the bank from all forms of risks
- Maintain zero-tolerance with respect to adherence to all current and upcoming regulatory requirements

## THE PERSON

- Be fully/ part qualified in Banking, Finance or any other related field
- Thorough understanding of MS office package
- Possess around 2 years of Pawning experience
- Excellent in Communication & Co-ordination Skills, analytical skills and multi-tasking
- Should have the ability to assay gold content by using density meter, touchstone and other relevant methods

Position is at Junior Executive Level.

Please login to <https://www.ndbbank.com/careers> to apply on or before 2<sup>nd</sup> May 2025.

We will correspond only with the shortlisted applicants

"We are an equal opportunity Employer"



**NDB bank**

The future is banking on us

Vice President Human Resources