

EMPOWER YOUR CAREER

Join us and
elevate your
career in
banking excellence

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

PAWNING OFFICER

Western, North Western, Central, Southern, Sabaragamuwa, Eastern and Northern Provinces.

The Job Role

- ▶ 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.

LEASING OFFICER

Anuradhapura, Badulla, Galle, Ja-Ela, Kandy, Kohuwala, Matara, Nawala, Negombo, Pettah, Ratnapura and Wattala.

The Job Role

- ▶ Engage with clients to understand their leasing needs and objectives.
- ▶ Present leasing options and financial solutions tailored to clients' requirements.
- ▶ Organize and conduct leasing Product Promotional activities.
- ▶ Conduct thorough credit evaluations and risk assessments.
- ▶ Negotiate lease terms and conditions in accordance with bank policies and regulations.
- ▶ Collaborate with internal teams such as credit, legal and operations to expedite leasing facilities.
- ▶ Maintain accurate documentation and records of leasing agreements and client interactions.
- ▶ Provide exceptional customer service throughout the leasing process, addressing client inquiries and concerns promptly and professionally.
- ▶ Stay informed about industry trends, market conditions, and regulatory changes affecting leasing activities.

The Candidate Profile

- ▶ Minimum 4 years' experience in banking/financial industry with 2-3 years in pawning / leasing.
- ▶ Full or part qualification in banking would be an advantage.
- ▶ Excellent communication and analytical skills.
- ▶ Knowledge of regulatory requirements governing pawning / leasing transactions.
- ▶ 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 candidates 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 **12th May 2024**. The email subject line must state **Pawning Officers / Leasing Officers (as applicable)**. All applications will be treated with strict confidence. Only shortlisted applicants will be notified.

We are an equal opportunity employer

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