

United Arab Emirates Jobs Expertini®

Officer – Retail Mortgage Servicing, Sharjah

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Company: Sharjah Islamic Bank

Location: Sharjah

Category: other-general

Careers for a Changing World of Islamic Banking. Posted On 15 Dec, 2023 Type Permanent Job
Category Retail Mortgage Servicing Unit
JOB PURPOSE: The job holder will be responsible for preparing, analyzing, processing, and documenting all required forms and related documentation for retail mortgage unit in compliance with the Bank's policies, procedures and all related laws, rules and regulations. KEY ACCOUNTABILITIES: Running credit reports and evaluating creditworthiness. Producing all the documents needed for the mortgage closing process. Ensuring all deadlines for information submissions, underwriting decisions and closings are met. Provide the team information on market conditions, prices, mortgages, legal requirements and related matters. Provide professional advice on products and services to source channels and business leads to other units to ensure that business opportunities are realized Assist the Team in day-to-day activities in processing of Real Estate finance applications. Coordinate with source channels, customers and other relevant departments in order to process the applications smoothly. Continuously coordinate and follow up with customers, source channels and back-office units to ensure that all customers' requests are processed on-time and without any errors. Implementation of set instructions and controls so that all relevant procedures are fulfilled while delivering a quality, cost-effective service to our customers. Checking loan applications for missing information and potential errors. Gathering and checking appraisals, income verification and other documents for completeness and accuracy. KEY SKILLS: Good knowledge of Banking products & related processes, especially Retail Real Estate Finance. Good written & oral English / Arabic communication skills. Ability to communicate and coordinate effectively with customers and other

departments.Strong time management with attention to details.Accuracy and can do multitask.Expert in using Excel to create reports (weekly / tracking etc.).Team oriented; and self-motivated to take on additional responsibilities.Minimum years of experience : 2-5 yearsLanguage Skills:Strong in both oral and written : Arabic & English.Email address* Sharjah Islamic Bank (SIB) started servicing the society in 1975; providing banking services to individuals and companies. An Amiri decree; released by His Highness Dr. Sheikh Sultan Bin Mohamed Al Qassimi the member of the Supreme Council & Ruler of Sharjah, was issued to launch & green-light the bank expedition. The bank was originally founded as National Bank of Sharjah and was suited the first bank to convert to Islamic Banking in 2002.The revolutionizing from commercial banking to Islamic banking was a significant twist for the bank. Not only were specialized products & services modulated for customers, the banks entire organization was converted to be conventional to Islamic regulations. Now, SIB offers customers a broad range of Sharia'a compliant retail, corporate & investment services through the extensive UAE networks.

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