

Job Title: Branch Technical Manager – Affordable Home Loan

A key role responsible for managing the technical and operational aspects of Affordable Home Loan processing at the branch level. The Branch Technical Manager will ensure accurate property evaluations, documentation compliance, and seamless coordination between sales, credit, and legal teams to enable timely loan disbursements while safeguarding portfolio quality.

KRA (Key Result Areas)

- Manage day-to-day branch-level technical operations for Affordable Home Loans.
- Conduct and review property technical assessments including valuation and legal verification.
- Coordinate with surveyors, valuers, and legal teams for property eligibility checks.
- Ensure compliance with RBI/NHB guidelines and internal credit policies.
- Supervise documentation accuracy and maintain proper branch records.
- Support sales and credit teams to reduce turnaround time in loan processing.
- Handle escalations related to property verification and technical discrepancies.
- Guide and train branch staff on technical and operational processes.
- Monitor portfolio quality, prepare MIS reports, and suggest process improvements.

Must Have

- Graduate/Postgraduate in Engineering, Finance, or related discipline.
- 3–5 years of experience in housing finance/loan processing/branch technical management (Affordable Housing Loan preferred).
- Strong understanding of property valuation, legal documentation, and loan underwriting.
- Familiarity with government housing schemes and compliance requirements.
- Experience in managing operations across Andhra Pradesh, Telangana, or Tamil Nadu.

Key Skills

Branch Technical Operations | Property Valuation & Verification | Documentation & Compliance | Loan Processing Support | Customer Query Resolution | Team Leadership & Coordination | Risk Analysis & Process Improvement | Regulatory Knowledge (RBI/NHB) | Proficiency in English & Regional Languages (Telugu/Tamil) | MS Office, Loan Management Systems & Digital Tools

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