



Job Description: Assistant – Corporate Loans

Company: AJ Consultancy

Segment: Loans

Sub-Segment: Corporate Loans (OD, Working Capital, Term Loans, Bill Discounting)

Reports to: Relationship Manager (RM)

Salary Range: ₹18,000 to ₹20,000 per month

1. Job Purpose

The Assistant will manage the end-to-end documentation and coordination required for corporate credit facilities. This role involves collecting sensitive business financials, coordinating with bank empanelled vendors (Valuers/Legal Auditors), and tracking the loan application from login to disbursement.

2. Key Responsibilities

A. Documentation & Pre-Login Support

- **Financial Data Collection:** Collate the "Master Document Set," including 3 years of Audited Balance Sheets, Tax Audits, GST Returns, and ITRs of Directors/Partners.
- **KYC for Entities:** Collect and verify constitutional documents (MoA, AoA, Partnership Deeds, Board Resolutions).
- **Credit Report Generation:** Pull and maintain records of Entity CIBIL and Promoter CIBIL reports for initial screening.

B. Coordination & Operations

- **Bank Liaison:** Coordinate with bank back-office teams and credit managers to resolve queries raised during the underwriting process.
- **Vendor Coordination:** Schedule and follow up on Technical Valuation and Legal Search Reports (LSR) for collateralized properties.
- **Sanction Letter Processing:** Assist the RM in reviewing Sanction Letters for accuracy in ROI (Rate of Interest), processing fees, and collateral descriptions.

C. Post-Sanction & Disbursement

- **Documentation Execution:** Assist the client in the formal signing of loan agreements, mortgage deeds, and hypothecation documents.
 - **Compliance Tracking:** Ensure all "Conditions Precedent" (CP) mentioned in the sanction letter are met before the final disbursement request.
 - **Insurance Coordination:** Facilitate "Property Insurance" or "Keyman Insurance" as required by the lender for loan security.
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3. Required Skills & Qualifications

- **Education:** Graduate in Commerce (B.Com) or Finance. A basic understanding of **Accounting and Balance Sheets** is highly preferred.
 - **Technical Skills:**
 - **MS Excel:** Intermediate level (creating data checklists, tracking TAT, and simple interest calculations).
 - Familiarity with banking portals and document management systems.
 - **Soft Skills:**
 - **High Attention to Detail:** Essential for spotting discrepancies in financial statements or legal titles.
 - **Persistence:** Required for following up with banks and third-party vendors to meet deadlines.
 - **Professionalism:** Handling high-value corporate client data with extreme confidentiality.
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4. Performance Indicators (KPIs)

1. **File Log-in TAT:** Reducing the time between document collection and bank submission.
 2. **Query Resolution:** Ensuring credit queries are addressed within 24–48 hours to prevent delays.
 3. **Disbursement Success:** Zero errors in post-sanction documentation leading to smooth fund release.
 4. **Data Hygiene:** Maintaining an updated "Pipeline Tracker" for all active corporate loan applications.
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5. Why Join Spiel?

This role provides a masterclass in **Corporate Credit**. You will learn how banks evaluate business risk and how large-scale funding is structured. Successful Assistants in this segment have a clear pathway to becoming **Executives** (handling credit analysis) or **Relationship Managers** (handling corporate originations).