



POSITION	Mortgage loan specialist
TERM	Full time
LOCATION	Yerevan, RA
START DATE	As soon as possible
OPENING DATE	22/03/2023
APPLICATION DEADLINE	07/04/2023
DURATION	Permanent with 3 months of probation period

"IDBank" CJSC is looking for a motivated and smart candidate to join the team as a Mortgage loan specialist.

JOB RESPONSIBILITIES

- Provision of corresponding consultation and information on services rendered by the Bank to clients.
- Attraction of new clients, active cooperation with current and potential clients.
- Conclusion, termination and amendment of corresponding agreements with clients.
- Implementation of the process of approval of more/less favorable preferential conditions for clients (new tariff, etc.).
- Other functions defined by the RA legislation and Bank's internal legal acts.
- Signing of loan/credit line agreements and individual sheets on behalf of the Bank.
- Signing of current, savings, card account opening agreements (offer, acceptance) opened by the mortgage loan specialist on behalf of the Bank.
- Signing of individual deposit box rental agreements and insurance policies on behalf of the Bank.
- Implementation of non-cash foreign currency purchase and sale.
- Implementation of the loan functions including:
 - Accepting mortgage and other loan application,
 - Ensuring the processing of mortgage and other loan application,
 - Collecting relevant information on mortgage and other loans,
 - Implementation of mortgage and other loans provision process, provision of the loan amount, compilation and update of loan files,
 - Follow-up on loan repayments, sending reminders to borrowers,
 - Other functions defined by the RA legislation and Bank's internal legal acts,
 - Opening and servicing of bank account.
- Implementation of the functions related to payment card provision and servicing.
- Conclusion, termination, amendment of individual deposit box rental agreements, provision of customer service in terms of deposit box service (client escort etc.), implementation of other functions defined by the Bank's internal legal acts.

- Provision of remote-control systems to clients, conclusion, termination, amendment of relevant agreements, implementation of the functions related to such systems and defined by the Bank's internal legal acts.
- Provision of account references, statements, payment documents, their copies and other documents defined by the Bank's internal legal acts.
- Implementation of the functions of state authorities service offices.
- Conclusion of insurance agreements, provision of policies to clients.
- Implementation of sale of services rendered by the Bank and fulfilment of the established plans as a result of which the specialist shall receive monthly bonuses in the order defined by the Bank's internal legal acts.
- Client assistance in terms of Bank' cards activation, synchronization in the mobile applications.
- Other functions defined by the Bank's internal legal acts.
- Insurance
- Execution of instructions given by the manager.
- Responsibility for violation of disciplinary rules established in the Bank and non-fulfillment of official duties in accordance with RA legislation.
- Control and maintenance of the implementation of the requirements stipulated by the Bank's internal legal acts.
- Exploiting the property of the Bank for service purposes only.
- Responsibility for the disclosure of information constituting a bank or commercial secrecy in accordance with the procedure established by RA legislation.
- Observance of the internal, disciplinary working regime and rules of business ethics established in the Bank, observance of uniform standards regarding the appearance and business style of employees, correct and timely execution of the instructions given by the management.

REQUIRED QUALIFICATIONS

- Higher education.
- At least 1 year of professional work experience in the financial-banking sphere.
- Knowledge of Armenian, English and Russian languages /knowledge of other languages will be a plus/.
- Computer knowledge.
- Communication skills.
- Selling skills.
- Ability to ensure performance indicators.
- General sophistication and curiosity.
- Digital mindset.
- Punctuality and sense of responsibility.
- Organizational skills.
- Ability to quickly respond to changes.
- Attention to details / ability to work on tight schedules.
- Ability to quickly and efficiently resolve problems.
- Ability to efficiently work in a team.

- Knowledge and application of business ethics norms.

ADDITIONAL INFORMATION

After successful completion of the probation period, the Bank offers its employees a wide range of privileges, particularly, a comprehensive medical insurance package, a comprehensive bonus plan, a corporate package for sports club services, banking services on preferential terms, etc.

APPLICATION PROCEDURES

All interested candidates who meet the requirements above and are confident that their background and experience qualifies them for this position, should send filled in application form attached to this announcement to: hr@idbank.am mentioning the position applying for in the subject line of the e-mail. Only short-listed candidates will be contacted.

ABOUT THE COMPANY

"ID Bank" CJSC was founded in 1990 as "Anelik Bank" Limited Liability Company and was renamed to "ID Bank" CJSC since 04.06.2018.

The Bank's mission is to be the first choice Bank for the customers as the best innovative Bank providing the customers with personalized unique digital solutions.

To learn more about the Bank, please visit: <https://www.idbank.am/>