

Department	Job Description	Vacancies	Link	
Internal Audit	<p>Key Responsibilities:</p> <ol style="list-style-type: none"> 1. Loan eligibility Verification: Income documents verifications, KYC document verification. Document verifications with reference to online sites for various other documents submitted by borrowers with related to his income and personal information, Utility bills etc. 2. Computation of loan verification based on his income. 3. Employment / Business verification on case to case basis. 4. Document Review: - Verification and scrutiny of Legal reports and Valuation reports pertaining to Property. Online verifications on RERA site or such other authority sites as the case may be. All details to be matched with both reports and in our system. Verification of chain documents. 5. Property verification in detail to find the real ownership of customer and seller. Verification of NOCs from Builder / Society. 6. Compliance Verification: - Ensure compliance with applicable housing loan regulations, internal lending policies, and any other relevant guidelines. 7. Risk Assessment: - Identify and assess risks associated with individual housing loans, including credit, legal, and operational risks. 8. Disbursement Processes: - Review procedures related to loan disbursement to ensure proper authorization and adherence to established protocols. - Ability to interpret legal due diligence reports and identify gaps in the chain link of title documents for the property. - Verify the adequacy of documentation related to property valuation and legal due diligence. - Online Verification of property documents / chain documents link / Utility bills / Borrower income documents / GST / Income Tax returns. 9. Post Disbursement Monitoring: - Evaluate the effectiveness of post-disbursement monitoring mechanisms to identify and address potential issues in a timely manner. 10. Reporting: - Prepare comprehensive audit reports highlighting findings, observations, and recommendations. Provide clear and actionable recommendations to address identified weaknesses or areas of improvement. - Suggest improvements to strengthen compliance and operational efficiency. 11. Timeline: - Complete audits within agreed timelines, ensuring thoroughness without compromising efficiency. 12. Training: - If necessary, provide training to staff on housing loan processes, regulatory requirements, and internal policies, as needed. 13. Co-ordination with the CA Firms appointed as internal Auditors for the HUB and branches attached to them. Arranging their Audits and monitoring the Audit is Completed within timeline. Closure / Resolution of minor observations with the help of Branch then and there. 14. Conducting any special or specific audits as per the directions of (Competent Authority) HO Credit Dept. 	10	Audit Officer	