Manager - Commercial Underwriting

bluCognition is an AI/ML based start-up specializing in developing data products leveraging alternative data sources and providing servicing support to our clients in financial services sector. Founded in 2017, by some very named senior professionals from the financial services industry, the company is headquartered in the US, with the delivery centre based in Pune.

We build all our solutions while leveraging the latest technology stack in AI, ML and NLP combined with decades of experience in risk management at some of the largest financial services firms in the world. Our clients are some of the biggest and the most progressive names in the financial services industry.

We are entering a significant growth phase and are looking for individuals with entrepreneurial mindset who wants us to join in this exciting journey.

https://www.blucognition.com/

https://analyticsindiamag.com/blucognition-a-new-force-in-analytics-data-science/

The Role:

You will be managing the Merchant Underwriting team of 25+ analysts for the merchant acquiring portfolio of a US based client, who is an industry leader and one of the most valued fintech globally.

Responsibilities:

1. End to end responsibility of managing the functioning of the team of Underwriters.
2. End to end process ownership. This requires understanding and ensuring delivery as per defined SLA's.
3. Develop and maintain detailed MIS to track the effectiveness and SLAs of the team.
4. Have regular calls with the clients and advise them of any optimization opportunities.
5. Ad-hoc review of the Underwriting done by the team, for accuracy and correctness and train and coach the team as required.
6. You will be the key point of contact for the clients and will also take ownership of on-boarding of any new sub process from the client.

Experience:

1. Minimum 8 Years, of 3 Years related to merchant underwriting and/or commercial lending and 2-Years Team Handling experience.
2. Expertise in reviewing audited and unaudited financial documents of companies of different sizes (small, medium, and large listed and unlisted corporations).
3. Solid understanding of 'off balance sheet items' and how they should be treated to evaluate the credit risk of the customers.
4. Familiarity with IFRS & US GAAP accounting principles.

Qualification & Skills:

1. Bachelors or Masters qualification in related field like accounting, economics, business management, statistics, etc.
2. Proficient in MS Office.
3. Good communication skill, with proficiency in English and to be able to communicate with the US based client directly.