

Position Title: Legal officer/ Legal Assistant

Division: Legal

Reports to: Head, Legal Division

POSITION SUMMARY: Represent BDB in the court of law and act responsibly in litigating the cases against the loan defaulters.

ESSENTIAL FUNCTIONS:

1. Receive the list of defaulters from Legal Head
2. Maintain proper records of defaulter clients for follow up and recovery.
3. Follow through with the defaulters for a maximum of 45 days or more (when there are partial payments and undertakings) and resolve if possible
4. Maintain the record of all the cases (resolved/partially resolve/case in hand/case in court/unresolved).
5. Unresolved cases to be forwarded to the court for legal proceedings/litigation
6. Timely follow up with the court officials for court hearing.
7. Appeal to higher authority if the Bank is not satisfied with the court verdict/judgment.
8. Take action accordingly as per the court verdict/judgment. (Seize assets/Write-off/arrest warrant)
9. Visit site and obtain details of the seized properties including photographs, road/water/electricity connectivity and existence of other infrastructures near/close to the land/property along with NPA Unit(whenever possible)
10. Maintain data base of legal actions and follow ups
11. Any litigation issues to be put up to the management for approval should be routed through the Head
12. Coordinate with Internal Audit Department for/during investigation on any embezzlement/fraud cases of the Bank if required.
13. Coordinating and timely follow through with the relevant law enforcement agencies
14. Timely preparation and submission of litigation report and recovery report.
15. Comply with Credit manual and Write-Off Manual 2017 and Auction Guidelines 2018
16. Timely consolidation of quarterly litigation reports
17. Provide solvency certificate and providing No Objection Certificate(NOC) for upgradation/incorporation of company/ies request by the client as per the Bank's prescribed format

OTHER RESPONSIBILITIES:

1. Promote image of the Bank by speaking, acting responsibly, showing courtesy and positive attitude to others.
2. Contribute to enhancing customer satisfaction
3. Carry out other task as and when instructed by the supervisor

4. Maintain proper documentation.
5. Observe code of conduct by maintaining confidentiality of information and punctuality at all times.
6. Declaration of Conflict of Interest wherever required
7. Diligent use of office resources (Turning off the electrical appliances/equipment, close the water tap when not in use, etc.)
8. Maintaining proper and clean office decorum at all times.
9. Act as back up of other staff during their absence.