

## RECRUITMENT OF OFFICERS - CREDIT OPERATIONS

POST CODE: CREDIT OPERATIONS (MGR/CM) - July 2020

Position: **Manager/ Chief Manager (Credit Operations)**

Location: Corporate Office, Chennai

### Eligibility:

#### For Managers:

1. Age not exceeding 28 years as on 01-08-2020 (relaxation generally up to 40 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 3 years experience (for age not exceeding 28 years) in Banking /Financial sector with experience in Credit Operations, Core Banking solutions, Data Centre Management, Data Ware Housing, Big Data Analytics and expertise in Quantitative Models etc. For further age relaxation, commensurate additional experience would be required.

#### For Chief Managers:

1. Age not exceeding 32 years as on 01-08-2020 (relaxation generally up to 45 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 5 years experience (for age not exceeding 32 years) in Banking /Financial sector with experience in Credit Operations, Core Banking solutions, Data Centre Management, Data Ware Housing, Big Data Analytics and expertise in Quantitative Models etc. For further age relaxation, commensurate additional experience would be required.

#### Qualification & Other Eligibility Criteria:

1. Bachelor (Finance/Economics/ Commerce) and/ or PG degree in any of the following subjects:
  - CA/ ICWA/MBA
  - Finance or Economics
  - Statistics
  - Engineering
  - Law

2. Fluency in English is must.
3. Extensive operation knowledge of Microsoft word/excel and data analytics.
4. Candidates (internal-applying for lateral entry / external) having pending disciplinary action against them at the time of applying for the position or having been punished under disciplinary proceedings in last 5 years will not be considered eligible. All appointments are subject to satisfactory reference / background verification

### **Job Description (Credit Operations):**

- Designing and implementing the Credit Operations process and policies of the organization, which includes taking care of all pre/post sanction operation activities in line with Lending policy, KYC and AML policy and other policies of the Organization.
- Responsible for taking care of compliance to all Sanction terms and Conditions mentioned in the Sanction letter, execution of loan documents and giving clearance before each loan disbursement.
- Responsible for ensuring proper customer due diligence in accordance with the KYC policy of the Organization including obtaining CKYC registration number for existing/new borrowers and also to ensure other due diligence activities on an ongoing basis viz., deduce of customer id and negative scrubbing with negative lists and caution list issued by RBI and other Statutory bodies. Customer Risk categorization etc.
- Responsible for maintaining proper MIS on all loans including data on customer profile and presenting analysis of data to the Top Management at regular intervals.
- Responsible for follow up and update to the Management on the pending mortgage creation, pending disbursement, pending CERSAI creation, revaluation of properties of the existing loan accounts as per the requirement in the lending policy etc .
- Responsible for Document management including storage and up keeping of all loan and property documents.
- In respect of loans where Disbursement in stages, to ensure compliance of sanction condition at each stage of disbursement and collection of PEMI and conversion of PEMI to EMI on completion of house construction.
- To have regular follow up on Bucket 1 and 2 accounts with branches/customers directly wherever required.
- Conducting Portfolio studies, monitoring various prudential limits set in the lending policy on an ongoing basis.
- Compliance to risk management related control activities including providing MIS to Risk dept and responsible for implementation of risk mitigation plans proposed by the Risk dept.

- Conduct various thematic studies and internal control reviews on Company's products & processes and presenting the results to Top Management.
- Interaction with regulators, internal and external auditors.
- Any other aspect related to Credit Operations.

### Other Areas:

- Analytical skills and an eye for detail
- Business Environment awareness and In depth knowledge of core business of the Company
- Numerical skills including usage of various models
- Planning and organisational skills
- Ability to understand broader business issues
- Communication and presentation skills

### Pay & Perquisites:

CTC starting from Rs. Rs. 7 to 8 lakhs per annum (fixed + variable). However, experienced candidate would be compensated suitably as per market standards and discretion of the Management. Probation period: 1 year.

### How to Apply:

**Eligible candidates are requested to apply on or before 12<sup>st</sup> August, 2020 through the link provided below the notification.**

The shortlisting will be done as per the prescribed criteria and as per management discretion depending upon the number of applications received. The shortlisted candidates shall be called for further selection process subsequently. The date & venue & mode of the same will be communicated to the shortlisted candidates individually in due course. The Company reserves the right to accept/reject any/all candidates and/ or modify any of the eligibility conditions without assigning any reason or even abandon the recruitment process. The Company also reserves the right to offer suitable cadre/emoluments to candidates as per its own discretion depending on profile, past experience and performance in the selection process etc. No further communication/ correspondence in this regard will be entertained. Bringing external influence will lead to disqualification.

*For eligible internal candidates of Repco Group of institutions, NOC from the Competent Authority has to be obtained before applying for the above position.*

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