

RECRUITMENT OF CREDIT OFFICERS FOR CHENNAI - WALK IN INTERVIEW

POST CODE: CREDIT/CHE/MARCH 2019

Position: Credit Officer

Place of Posting: Chennai

Eligibility:

A. CREDIT OFFICER:

1. Age not exceeding 28 years as on 01-04-2019 (relaxation up to 40 years of age can be considered based on commensurate, relevant prior experience)
2. Any Graduation (10+2+3 format) from a UGC recognized university and graduates who have completed CA final may apply. Post graduation & professional qualification shall be given additional weightage.
3. Minimum 3 years experience (for age not exceeding 28 years) in credit appraisal in HFCs/ Banks/ FIs in HOME LOAN. For further age relaxation, commensurate additional experience would be required.
4. Fluency in Tamil besides English (read, write & speak) is must. Working knowledge of Hindi will be advantageous.
5. Early joining will be preferred.
6. For recruitment in all cadres, 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 APPRAISAL

- Scrutiny of loan applications online and ascertaining eligibility vis-à-vis different loan products of RHFL.
- Ascertaining KYC compliance for processing of applications
- Assessment of Borrower's Income - Both salaried and self-employed cases.
- Analysis of Balance Sheet and other financial statements.
- Assessment of value of properties with the help of Guideline Value and Market Value and verification of reports given by Panel valuers in assessment of value of properties.
- Verification of legal opinion.
- Appraisal and Sanction of Loans in conformity with Credit Policy of the company.
- Thorough knowledge on online sanctions under the loan origination system (in house module) and Core Banking Environment.
- Capability to communicate with branches in connection with credit proposal related queries in effective manner.
- Ability to take decisions faster.

- To know about the topography of the branches allotted and find out the potentiality of the areas for improving the business.

OTHER AREAS

- Handling Regulatory compliance issues
- To train new recruits/ updating knowledge of latest trend in Market / Real Estate/ Housing etc.
- Drafting Circulars and writing letters to regulatory bodies, bankers etc independently.
- To conduct Inspections of properties, business premises.
- Attending Loan Camps.
- Post sanction matters and Loan sanctions modifications
- Assisting the branches in post sanction follow up and recovery if required.
- Contribute effectively to improve existing systems and procedures

Key Competencies Required

- Good analytical ability
- Reasonable quantitative aptitude
- Understanding of financial statements
- Good written and oral communication in English
- Teamwork Skill
- Time Management
- Proficiency in MS Word and Excel

Pay & Perquisites:

CTC starting from Rs. 7.00 lakhs per annum (fixed + variable). Experienced candidate could be compensated suitably as per market norms and discretion of the Management. Probation period: 1 year, extendable based on performance.

How to apply/ attend the Interview:

Eligible candidates are requested to attend the **WALK-IN INTERVIEW** with all original testimonials, all experience certificates, last 3 months pay slip along with 1 set of photocopy, 2 colour passport size photos, ID proofs and 2 sets of duly filled in Bio-data as per enclosed format at the following venue on stipulated date(s) & time:

DATE : 12-04-2019 (Friday)

TIME : 1 pm - 4 pm (Candidates must register between 10.00 AM and 12 noon)

VENUE: Repco Home Finance Limited

Corporate Office,

3rd Floor, Alexander Square, No.2, Sardar Patel Road,

Guindy, **Chennai - 600032.**

(Landmark: Adjacent to Hotel ITC Grand Chola)

Contact No: 044 - 42106650

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.

