

## **RECRUITMENT OF CREDIT OFFICERS FOR CHENNAI AND BANGALORE**

**POST CODE: CREDIT/CHE/BGLR/APRIL 2017**

**Position: Credit Officers**

**Location: Chennai and Bangalore**

### **Eligibility:**

1. Age not exceeding 28 years as on 01-04-2017 (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. 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 age relaxation, commensurate additional experience would be required.
4. Fluency in Tamil / Kannada, as applicable, (read, write & speak) besides English 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 Management discretion. Probation period: 1 year.

## HOW TO APPLY/ ATTEND THE INTERVIEW:

Eligible candidates are requested to come for a **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: APRIL 22, 2017- SATURDAY**

**TIME: 1pm -4pm (Candidates must register before 12 noon)**

**VENUE:**

**Repco Home Finance Limited**

Corporate Office,

3<sup>rd</sup> Floor, Alexander Square

No.2, Sardar Patel Road, Guindy, Chennai - 600032. Ph: 044 - 42106650

The Company reserves the right to accept / reject any /all candidacy 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 outside influence will lead to disqualification.