

**WALK-IN INTERVIEW FOR BRANCH MANAGER/ BRANCH OFFICER/
CREDIT OFFICER IN BANGALORE/ KARNATAKA**

POST CODE: BM/BO/CRE-KAR/May2017

Position: Managerial (Branch Head/ Branch Officer/ Credit Officer)

Location: Various locations in Bangalore/ Karnataka

Eligibility:

1. Age not exceeding 28 years as on 01-05-2017 (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. a.) For Branch Position:

Minimum 3 years experience (for age not exceeding 28 years) in Housing Finance/Retail Lending /marketing of financial products (home loan) / branch operations in HFCs/FIs. Specific exposure in housing finance and experience of heading a branch will be preferred for BM position.

b.) For Credit Officer:

Minimum 3 years experience (for age not exceeding 28 years) in credit appraisal in HFCs/ Banks/ FIs in home loan.

4. For age relaxation, commensurate additional experience would be required.
5. Fluency in Kannada (read, write & speak) besides English is must. Working knowledge of Hindi will be advantageous.
6. Early joining will be preferred.
7. 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:

S.No	Branch Manager Position*	Credit Officer Position
1	To source quality and quantity business (home loan) as per target given in conformity with the credit policy of the Company. Extensive in-depth knowledge of local market with good networking capacity with builders / developers is a must.	Scrutiny of loan applications online and ascertaining eligibility through assessment of Borrower's Income - Both salaried and self-employed cases vis-à-vis different loan products of RHFL. Analysis of Balance Sheet and other financial statements.

2	To handle lending operations of branch, which require speedy processing of loan applications /initial credit appraisal at branch level/follow up of loan approvals with CO / disbursements/ post disbursal monitoring.	Ascertaining KYC compliance for processing of applications.
3	To coordinate with panel valuers / advocates for effective delivery within stipulated turnaround time.	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.
4	To monitor collections and manage effectively the receivables and achieve the targets set for recovery / delinquency. This includes matters pertaining to DRT/DRAT/SARFAESI as well.	Verification of legal opinion.
5	Timely achievement of business targets set under different parameters and make the branch a profit center.	Appraisal and Sanction of Loans in conformity with Credit Policy of the company.
6	To ensure effective brand building and business promotion (through various marketing and sales activities)	Thorough knowledge on online sanctions under the loan origination system (in house module) and Core Banking Environment
7	To ensure prompt and best client service	Capability to communicate with branches in connection with credit proposal related queries in effective manner.
8	To ensure good overall housekeeping and compliance with all statutory requirements	Ability to take decisions faster.
9	The position will have 2-3 on roll employees and 1-2 off roll staff reporting to him/her.	To know about the topography of the branches allotted and find out the potentiality of the areas for improving the business.

**Branch Officer will report to Branch Manager and assist him/her in all areas as mentioned under point 1-8 above*

Key Competencies Required

- Good communication skill – verbal and written
- Negotiation skill
- Interpersonal skill, leadership qualities and team management
- Multitasking ability (as the Company does not operate through separate verticals for sourcing, operations and collections)

- Planning and organizing skill
- Target orientation
- Proficiency in MS-Word

Pay & Perquisites:

CTC starting from

- i) Rs. 6.00 lakhs per annum (fixed + variable) for Branch Officer,
- ii) Rs. 7.00 lakhs per annum (fixed + variable) for Credit Officer and
- iii) Rs. 7.50 lakhs per annum (fixed + variable) for Branch Manager.

However, experienced candidate would be compensated suitably as per market standard 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 and last 3 months' payslip along with 1 set of photocopy of all documents, 2 colour passport size photos, 1 KYC document and 2 sets of duly filled in Bio-data as per enclosed format at the following venue on stipulated date & time:

<p><u>DATE: 06th May, 2017 - SATURDAY</u> <u>TIME: 1pm -4pm (Candidates must register before 12 noon)</u> <u>VENUE:</u> Repc Home Finance Limited 109, First Floor, 'A' Wing, Mittal Tower, M G Road, Bangalore - 560 001 Ph: 080 - 41233109/ 044-42106650</p>

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 (which may be higher/ lower than what is specified in this notification) 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.
