

RECRUITMENT OF ASSISTANT GENERAL MANAGER (CREDIT) FOR RHFL, CORPORATE OFFICE-CHENNAI

POST CODE: AGM-CREDIT - FEBRUARY 2018

Position: Assistant General Manager - Credit

Location: Chennai

Eligibility:

1. Age not exceeding 35 years as on 01-02-2018 (relaxation up to 10 years 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. Graduates from Open University will not be considered.
3. **Minimum 7 years experience (for age not exceeding 35 years) in credit appraisal in HFCs/ Banks/ FIs in HOME LOAN. For further age relaxation, commensurate additional experience would be required.**
4. Fluency in English besides Tamil is must. Working knowledge of Hindi and any other South Indian Language, (e.g., Kannada, Telugu, Malayalam) will be an added advantage.
5. Internal candidates can only apply with NOC from the Competent Authority.
6. Early joining will be preferred.
7. Should be ready to travel in case of necessity.
8. 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, review of Branches.
- Attending Loan Camps.
- Post sanction matters and Loan sanctions modifications
- Assisting the branches in post sanction follow up and recovery if required.
- Assist Company in network expansion, product development.
- 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. 12 lakhs per annum (fixed + variable). Experienced candidate would be compensated suitably as per market norms and Management discretion. Probation period: 1 year.

HOW TO APPLY:

Eligible candidates are requested to apply only as per the enclosed bio-data format (along with NOC if applicable). Applications can be sent by post / courier. Applications sent in any other mode or format will not be considered.

Applications in a sealed envelope super-scribing the "**Application for the post of AGM - Credit - February 2018**" shall be forwarded to the address as given below to reach the addressee **on or before 5 pm on February 26, 2018:**

**The General Manager (HR)
Repco Home Finance Limited
3rd Floor, Alexander Square
New No. 2/Old No. 34 & 35
Sardar Patel Road, Guindy
Chennai- 600 032**

Applications received after due date and in any other format except the prescribed bio data format will not be considered. No application will be received through e-mail or by hand.

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 applications without assigning any reason or even abandon the recruitment process. The Company also reserves the right to offer position and emoluments to a candidate as per its own discretion depending on profile, past experience and performance in the selection process etc. No further communication/ correspondence in this regard after submission of application will be entertained.

[TO DOWNLOAD THE BIODATA FORMAT, CLICK HERE](#)