

RECRUITMENT OF CREDIT OFFICERS FOR CHENNAI

POST CODE: CREDIT/CHE/ JAN 2017

Position: Credit Officers

Location: Chennai

Eligibility:

1. Age not exceeding 28 years as on 01-01-2017 (relaxation up to the age of 40 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 advantageous..
3. Minimum 3 years relevant prior 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 English is must. Knowledge of Tamil is also a requirement. Knowledge of spoken Hindi would be an added advantage.
5. Internal candidates can only apply with NOC from the Competent Authority. Acceptance of applications will depend on fulfillment of the eligibility criterion as detailed above.

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 potential 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 & 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 APPROACH/ ATTEND:

Eligible candidates are requested to come for a WALK IN INTERVIEW with all original testimonials, 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 & time:

DATE & TIME: January 7, 2017- SATURDAY between 10.00 AM to 4.00 PM

Registration Timing – 10.00 am to 12.00 noon

VENUE : Repco Home Finance Limited

3rd 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.