

RECRUITMENT OF MANAGER (INSPECTION)

POST CODE: MANAGER (INSPECTION)-CH-JULY 2021

Position: MANAGER (INSPECTION)

Location: Telangana (Hyderabad), Maharashtra (Pune), Karnataka (Bangalore), Tamil Nadu (Madurai, Coimbatore, Chennai)

Eligibility:

1. Age not exceeding 28 years as on 01-07-2021(relaxation generally upto 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 Audit/Accounts/Retail Lending in FIs. Exposure in housing finance will be preferred. For further age relaxation, commensurate additional experience would be required.
4. Fluency in respective Regional language (read, write & speak) besides English is must. Working knowledge of Hindi will be advantageous.
5. Early joining will be preferred.
6. RHFL employees fulfilling the overall eligibility criteria and ready to relocate are eligible to apply for the position. NOC to be obtained from respective Departments/ Regional Heads and also from HR Department. Shortlisting will be done strictly based on eligibility criteria.
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.
8. No requests for transfer would be considered for a period of 3 years.

Job Description:

- Conducting periodic inspection of RHFL branches as per Inspection Policy / concurrent Audit (as the case may be)
- Ensure proper maintenance of Books of Accounts and Records, Registers in RHFL branches as required as per the Company Policy.
- Scrutiny of all petty cash vouchers, maintenance of cash transactions, cash deposits with Bank accounts physical verification of closing balance of cash. A note on adequate security is maintained in cash transactions. Whether all cash transaction vouchers are supported by necessary evidences and receiver / payee has signed the cash vouchers. Overnight cash remains under the dual control as defined under company policy.
- Verification of all Bank vouchers and transactions, maintenance of bank balance as per the guidelines / circulars issued by the Corporate Office

from time to time. Verifying whether Bank reconciliation has been carried out at regular intervals. Review of Bank Reconciliation Statement and statement of account provided by the Bank. Review of items pending for more than a month in the Bank Reconciliation Statement. Reviewing whether all Banks payment vouchers are supported by relevant documents. Reviewing whether no idle balances are held in the current account. Reviewing whether there are any stale cheque, which are outstanding for more than six months warranting reversal.

- Verification of Fixed Assets and review of Fixed Asset Register maintained by the branch. Recording of purchase, sale and transfer of fixed assets in the fixed asset register.
- Whether TDS has been made properly in all payments as per the guidelines in force from time to time.
- Whether Processing Fee / Administrative Fee has been collected correctly, checking for under / over recovery.
- Whether Recovery Charges have been debited appropriately on respective accounts on then and there basis and recovered.
- Calculation of PEMI Interest and correctness of receipts
- Calculation of pre-payment charges and omissions if any noticed
- Whether, the branch has been regular in depositing all cheques in Bank account in time.
- Verification of refund of processing and prepayment charges, etc., as per the Company policy and required approvals obtained from appropriate authorities.
- Review of General ledger and if any discrepancies noticed.
- Review of Inter Branch Transactions and status of Long Pending items.
- Long Pending items in Sundry Creditors and Sundry Debtors. Whether account wise and date wise break - up available for amount outstanding in EMI/PEMI received in advance account.
- Whether All Loan Sanction Order's conditions are complied with including loan documentation and enforcement of documents. Obtaining Primary Security Documents and documents related to Collateral Security if any as stipulated in the Loan Sanction Order. Checking of primary security documents for authenticity.
- Property Inspection of Early Mortality accounts/NPA accounts/ PEMI accounts and other specified accounts as per policy.
- Preparation of Inspection reports to competent authority.
- Post disbursement review of loans.
- Customer Relationship and Customer Grievance / Complaint Redressal
- Verification of Compliance with KYC / AML Guidelines
- Monitoring of the process of collection of post dated cheques.

Key Competencies Required

- Good communication skill – verbal and written
- Negotiation skill
- Interpersonal skill, leadership qualities and team management
- Multitasking ability
- Planning and organizing skill

- Target orientation
- Proficiency in MS-Word

Pay & Perquisites:

CTC starting from Rs. 7.00 lakhs per annum (fixed + variable). However, experienced candidate would be compensated suitably as per market standard and Management discretion.

PROBATION: 1 year (extendable based on performance)

How to Apply:

Eligible candidates are requested to apply only as per the enclosed bio-data format. Applications sent in any other format will not be considered.

Applications in a sealed envelope super-scribing the “Application for the post of MANAGER (INSPECTION)/CHENNAI/JULY 2021” shall be forwarded to the address as given below by post to reach the addressee on or before 16th JULY, 2021 (5 PM).

**The Deputy General Manager (HR)
Repc Home Finance Limited
Corporate Office
3rd Floor, Alexander Square
New No. 2, Sardar Patel Road,
Guindy, Chennai -600 032**

Applications received after due date and in any other format except the prescribed bio data format or through any other mode except by post/ courier will not be considered.

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 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 after submission of application 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.
