



## REPCO HOME FINANCE LTD

(Promoted by REPCO Bank - Govt of India Enterprises)

Corporate Office: 3<sup>rd</sup> Floor, Alexander Square,

New No: 2(Old No 34&35) Sardar Patel Road, Guindy, Chennai - 600032

PH: 044 42106650 HRD PH: 9962235359,7823942864

Repco Home Finance Limited (RHFL) established in the year 2000, a housing finance company (HFCs), registered with National Housing Bank and regulated by Reserve Bank of India is inviting applications for **RECRUITMENT OF CREDIT OFFICER** for various locations in GUJARAT, MAHARASHTRA, ANDHRAPRADESH / TELANGANA, KARNATAKA, WEST BENGAL, TAMILNADU.

### **Post Code: Credit Officer – JUNE 2024**

**Position:** Manager - Credit Officer

### **Location:**

Ahemadabad, Pune, Kolkata, Surat, Borivali, Bangalore, Basawesarnagar, Ashok Nagar, Tambaram, Saibaba Colony, Mettupalayam, Karur, Coimbatore, Trichy, Madurai, Salem, Hyderabad, Vijayawada

### **Eligibility:**

1. Any Graduation (10+2+3 format) from a UGC recognized university in regular class room course. Post-graduation & professional qualification shall be given additional weightage.\
2. Age not exceeding 28 years as on 01-06-2024 (relaxation generally up to 40 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
3. Minimum 3 years of experience (for age not exceeding 28 years) in Housing Finance/ Retail Lending/ Marketing of Financial products (Home Loan)/ branch operations in HFCs/ NBFCs/ Banks. For further age relaxation, commensurate additional experience would be required.
4. Presently holding a role in the cadre now equivalent to or not lower than that of Assistant Manager (Deputy Manager) cadre.
5. Candidates have to specify in the Bio Data form for which position they are applying (Manager) followed by the desired location.
6. Fluency in respective regional language (read, write & speak) and Hindi besides English is must.
7. Early joining will be preferred.
8. For recruitment in all cadres, external candidates applying, 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.
9. No requests for transfer would be considered for a period of 3 years.
10. Candidates terminated by any previous employers are not eligible to apply.
11. RHFL Internal candidates are not eligible to apply.

## Job Description:

### Credit Appraisal

- Evaluate credit applications by analyzing financial statements, credit reports, and other relevant data to determine creditworthiness.
- Conduct comprehensive assessments of existing customer accounts to identify potential credit risks and recommend changes to credit limits or terms as needed.
- Utilize credit scoring models and risk assessment tools to support decision-making.
- Identify, monitor, and mitigate potential credit risks within the customer portfolio.
- 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
- 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 office

**Pay & Perquisites :** Based on Current CTC + Attractive incentives.

**PROBATION :** 1 year

**How to Apply:**

Eligible candidates are requested to apply only as per the enclosed bio-data format (along with NOC if applicable and with detailed CV). Applications shall be sent by email/post/courier. Applications sent without the Bio Data format will not be considered.

**Applications in a sealed envelope super-scribing the “Application for RECRUITMENT OF CREDIT OFFICERS - MANAGER - JUNE 2024 shall be forwarded to the address as given below to reach the addressee on or before 5 pm on JUNE 17, 2024:**

**By Post/ Courier to:**

The DGM (HR)  
Repco Home Finance Limited  
3rd Floor, Alexander Square  
New No. 2/Old No. 34 & 35  
Sardar Patel Road, Guindy  
Chennai- 600 032.  
Contact Number: 99622 35359

**By mail to:**

recruitment@repcohome.com  
(With scanned Bio Data format and detailed CV)

Applications received after due date and without prescribed Bio Data format or through any other mode/ by hand 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 candidates of Repco Group of Companies, NOC from the Competent Authority has to be obtained before applying for the above position.**

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