

RECRUITMENT OF ASSISTANT MANAGER IN CHENNAI

POST CODE: Assistant Manager - Chennai - January 2022

Position: Assistant Manager (Operations)

Location: Corporate Office, Chennai

1. Eligibility:

- i. Age not exceeding 28 years as on 01-01-2022 (relaxation generally up to 30 years can be considered based on commensurate relevant prior experience)
- ii. Any Graduation (10+2+3), preferably B.Com with minimum 50% marks from a UGC recognized University on full time basis. Graduates from Open University & distance education will not be considered.
- iii. Minimum 3 years of relevant prior experience is mandatory.
- iv. Preference will be given for experience in HFCs/ Banks/ FIs in Home Loan.
- v. Fluency in Tamil to (read, write & speak) besides English is must. Working knowledge of Hindi will be an added advantage.
- vi. Eligible internal candidates of Repco Group of institutions (other than RHFL), NOC from the Competent Authority have to be obtained before applying for the above position.
- vii. Early joining will be preferred.
- viii. Extensive operation knowledge of Microsoft word/excel and data analytics.
- ix. 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.
- x. No request for transfer would be considered for a period of 3 years.
- xi. Candidates terminated by any previous employers are not eligible to apply.

2. Job Description:

- Designing and implementing the Credit Operations process and policies of the organization, which includes taking care of all pre/post sanction operation activities in line with Lending policy, KYC and AML policy and other policies of the Organization.
- Responsible for taking care of compliance to all Sanction terms and Conditions mentioned in the Sanction letter, execution of loan documents and giving clearance before each loan disbursement.
- Responsible for ensuring proper customer due diligence in accordance with the KYC policy of the Organization including obtaining CKYC registration number for existing/new borrowers and also to ensure other due diligence activities on an ongoing basis viz., deduce of customer id and negative scrubbing with negative lists

and caution list issued by RBI and other Statutory bodies. Customer Risk categorization etc.

- Responsible for maintaining proper MIS on all loans including data on customer profile and presenting analysis of data to the Top Management at regular intervals.
- Responsible for follow up and update to the Management on the pending mortgage creation, pending disbursement, pending CERSAI creation, revaluation of properties of the existing loan accounts as per the requirement in the lending policy etc .
- Responsible for Document management including storage and up keeping of all loan and property documents.
- In respect of loans where Disbursement in stages, to ensure compliance of sanction condition at each stage of disbursement and collection of PEMI and conversion of PEMI to EMI on completion of house construction.
- To have regular follow up on Bucket 1 and 2 accounts with branches/customers directly wherever required.
- Compliance to risk management related control activities including providing MIS to Risk dept and responsible for implementation of risk mitigation plans proposed by the Risk dept.

Other Areas:

- Analytical skills and an eye for detail
- Business Environment awareness and In depth knowledge of core business of the Company
- Numerical skills including usage of various models
- Planning and organizational skills
- Ability to understand broader business issues
- Communication and presentation skills

3. Key Competencies Required:

- Effective communication skill – verbal and written
- Negotiation skill
- Teamwork and time management
- Multitasking ability
- Planning and organizing skill
- Target orientation
- Proficiency in MS-Word/MS-Excel/MS-PowerPoint

4. Pay & Perquisites:

Monthly Gross Pay including meal card starting from Rs.24,000/-Higher salary can be considered based on prior experience/performance in the recruitment process at the discretion of the Management.

PROBATION PERIOD: 1 year (extendable based on performance)

5. Others:

The Cadre fitment will be done based on credentials of candidate, performance in selection process and prior experience and the decision of the Company will be final and binding. A candidate applying for Assistant Manager Position may be offered Executive cadre based on performance in selection process.

6. How to Apply:

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

Applications in a sealed envelope super-scribing the “Application for the post of Assistant Manager (Operations) – Jan 2022” shall be forwarded to the address as given below to reach the addressee on or before 5.00 PM February 4th 2022:

**The Deputy 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 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. Company’s decision in this regard shall be final and binding.

For eligible internal candidates of Repco Group of institutions (other than RHFL), NOC from the Competent Authority has to be obtained before applying for the above position.
