

## **RECRUITMENT OF OFFICER ON SPECIAL DUTY**

**POST CODE : OSD - VIGILANCE/ CREDIT REVIEW OFFICER - JAN 2022**

**Position: Officer on Special Duty (on retainer basis)**

**Location: Chennai/ Anywhere in Tamil Nadu**

### **Eligibility:**

1. Age not exceeding 62 years as on 01-01-2022.
2. Retired bankers from commercial banks (Scale - II & above as per IBA scale) with experience in Inspection/ Audit/ Vigilance/ Credit appraisal / Sanctioning / Credit Review in HFCs/Banks/ NBFCs.
3. Fluency in English besides Tamil is must. Working knowledge of Hindi will be an added advantage.
4. Candidates having pending disciplinary action against them at the time of applying for the position or having been punished under disciplinary proceedings will not be considered eligible. The appointments are subject to satisfactory reference / background verification.
5. No requests for change of place of posting would be considered.
6. Employees terminated by previous employer(s) are not eligible to apply.

**Duration of Contract:** 1 year, renewable as per extant Company policy in tranches based on satisfactory performance.

**Consolidated Remuneration:** Rs.40,000/- per month + out of station travel expenses, if applicable, as per policy.

### **Scope of Work/ Job description:**

#### **Vigilance:**

1. Responsible for staff accountability examination of all the NPA/ fraud cases strictly in accordance with the Staff Accountability Examination policy of the Company, identify the root causes and suggest preventive & corrective actions in a time bound manner.
2. Investigate all the major frauds/suspected frauds, identify the root causes and suggest preventive and corrective actions in a time bound manner.
3. To undertake scope specific inspection of selected Branches (Branches shall be selected based on the inputs in the Inspection Reports, Regional Managers' Reports, tips from employees, etc.)
4. To follow up with the Branches to close all the issues highlighted in the scope specific inspections conducted by them.
5. To support the Chief Vigilance Officer in strengthening preventive vigilance initiatives.
6. To attend any other work as ordered by the Senior Management.

7. To report directly to Chief Development Officer of the Company.

### **Credit Analysis & Review:**

1. General Computer skills and knowledge of lending policies under Retail Credit.
2. Scrutiny of loan applications and eligibility under different loan products of RHFL.
3. Ascertaining KYC compliance.
4. Assessment of Borrower's Income - Both salaried and self-employed cases.
5. Analysis of Balance Sheet and other financial statements.
6. 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.
7. Verification of legal opinion.
8. Thorough knowledge on online sanctions under the loan origination system (in house module) and Core Banking Environment.
9. Perform a Comprehensive review and analysis of Credit sanctions on daily basis to identify any Credit weakness, policy or regulatory violations, servicing deficiencies etc., including analysis of financial statements on daily basis and submission of report on the deficiencies identified.

### **Note:**

1. The engagement is purely on a retainer basis and it will not entitle the retainer to any permanent employment / regular job in this Company during or after completion of contract period or to any of the privileges available to the regular staff members of the Company.
2. During the contract period, if the Company feels that the retainer is not capable of discharging his assigned duties satisfactorily, the Company may at its discretion terminate the contract at any point of time without assigning any reason and without any prior notice.
3. The nature of work involves travelling to any place in India where the Company has branches. The candidate therefore, should be in a position to travel as per the policies of the Company.

### **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 OSD/VIGILANCE/CREDIT REVIEW OFFICER/JANUARY 2022” shall be forwarded to the address as given below by post to reach the addressee on or before 31<sup>st</sup> JANUARY 2022 (5 PM).

**The Deputy General Manager(HR)  
Repc Home Finance Limited  
Corporate Office,  
3<sup>rd</sup> 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.

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