



## **HRM DEPARTMENT**

Registered Office: No 29/1,  
1<sup>st</sup> floor, Sir M N Krishna Rao Road,  
Basavanagudi, Bengaluru – 560 004.  
Website: [www.canfinhomes.com](http://www.canfinhomes.com)  
Ph.: 080-26564267

### **RECRUITMENT OF MANAGER – SALES, CREDIT & COLLECTIONS IN THE GRADE OF MANAGER.**

Can Fin Homes Ltd. a leading Housing Finance Company having 200 Branches and Offices spread across various locations in the Country, invites applications from eligible candidates for the post of Manager - Sales, Credit & Collections. The placements for the above post is Pan India.

**Vacancies:** Place of posting will be anywhere in India at the sole discretion of the company.

#### **Eligibility:**

- Age not exceeding 35 years as on 01-07-2021.
- Any Graduation/ PG from an UGC recognized University.
- Minimum 5-7 years' experience in Banking and Financial sector.
- Two-Wheeler & Driving License are mandatory
- Early joining will be preferred.

#### **Job Description & Core competencies (Sales):**

- Drive Logins for HL, AHL & NHL through various channels.
- Retain and expand the company's base of customers for all loans so as to ensure repeat business or referrals.
- Develop and maintain strong liaisons with the clients.
- Tie up with builders/developers for APFs and to penetrate new markets for business.
- Initiate activities for lead generation. In-depth understanding & knowledge of In-House Credit policies, customer preferences and real estate market.
- Ensure the files are processed from login stage to disbursement and liaise with internal departments (Operations and Credit) for completion by maintaining TAT.
- Co-ordinate for resolution on post sanction documentation and ensuring nil Audit queries. Co-ordinate collections.
- Good team-worker.
- Aggressively drive the sales numbers and achieve the business targets for loans and handle a branch independently.

### **Job Description & Core competencies (Credit):**

- Log in of file according to Non-discrepancy checklist.
- To evaluate proposals of customers for Home Loan / Mortgage loan etc.
- TAT monitoring and due diligence from Sanctioning to Disbursement.
- Interpretation of Credit Bureau Report, Assessment of Income, Analysis of Bank Statements, Assessing eligibility of hubs and service centers.
- Sanctioning of Loan as per Organisation policy.
- Candidate must have worthy knowledge of Cash flow method of assessment of Ability to assess a Self Employed Loan.
- Legal and Technical Initiation and management of vendors according to organisation policy.
- Coordination with Sales, Operation, RCU and Audit team.
- Verification of Income, Property and residence according to organisation policy.
- Responsible from Log in to Sanction of loan.
- Training of Sales / Operation team.
- Maintain Portfolio MIS, Delinquency MIS and other operations related MIS of the cluster and regularly reporting the same.
- Comply with Sanction condition along with perfection of security.
- Take ownership of client queries and use industry knowledge and experience to overcome challenges and solve problems
- Credit Appraisal of Loan applications within defined guidelines and accordingly take decision or recommend for approval to higher authorities and handle a branch independently.

### **Job Description & Core competencies (Collections):**

- All works of Resolution/ Recovery of Corporate and Retail Loan exposures.
- Strong flair on negotiated settlement in all sectors.
- Adequate knowledge on RDB Act, SARFAESI Act and other relevant laws etc.
- Experience in Recovery /Collection and repossession of stressed assets.
- Strong efficiency in timely filing of various litigation against NPA borrowers as result oriented and follow up of all types of pending litigations in relation to stressed assets.
- Follow-up with customers for their overdue /outstanding amounts.
- Flair to conduct market study in order to market and sell various secured assets for collection of money in Non- Performing Assets and capable to build sufficient network with various stake holders.
- Apart from Recovery / Collection, all other functions /duties, etc applicable to the respective position.
- Any other works/functions/duties/responsibilities entrusted by the Controlling Office/ Other Authorities, etc.

### **Pay:**

Fitment to depend on suitability, experience, etc.

### **Probation and Service Bond:**

- The selected candidates will be in the cadre of "Manager" and will be on probation for a period of one year from the date of joining which, may be extended by another year. Only on satisfactory performance & completion of probation, services will be confirmed as per CFHL Staff Service Regulations, amended from time to time. During the period of probation, the Company can terminate the selected candidates without assigning any reasons by giving One month's notice or by paying One month's remuneration in lieu thereof and the decision of the Company is binding on such selected candidates.
- The candidates applying for the above posts are advised to note that if selected, they will be required to execute a "Service Bond" of Rs.1 lakh with a surety for serving the Company at least for a period of 3 years of active service for Manager grade. In the event of his /her resignation from the post before this period, he / she, shall indemnify and refund the bond amount to the Company.

### **How to Apply:**

Eligible candidates are requested to apply ON-LINE by clicking on the link <https://www.canfinhomes.com/career.aspx>

#### **The guidelines for filling the on-line application are as follows:**

- All candidates should have a valid mobile number / personal mail ID for login and which should be kept active till the completion of this recruitment process.
- Candidates are required to upload their photograph and signature.
- An online application, which is incomplete in all respects and uploaded in the online application link will not be considered as valid.
- Candidates should carefully fill in the details in the On-line application at the appropriate places and click on the "SUBMIT" button; candidates are advised to verify every field, duly filled-in, in the online application.
- Once the application is filled-in completely, candidate should submit the data by clicking the submit button.
- All communication will be sent to the candidates vide their e-mail ids only.

After completion of on-line registration, take system generated print-out of Registered On-line application. The process of selection is by way of Interview of the selected candidates. The decision of the Company is final in this regard.

**Last Date for submission of application - on or before 24/07/2021 by 5 PM.**

### **ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT:**

Candidates should not furnish any particulars that are false, tampered, fabricated or suppress any material information while submitting online application.

Candidates who wish to apply shall have unblemished service record (clean record) in the present and previous Organizations.

If a candidate is or has been found guilty of using unfair means or impersonating or procuring impersonation by any person at any stage of the selection process; or resorting to any other irregular or improper means in connection with his/her candidature; or obtaining support for his/her candidature by any means, such candidate shall be liable to be disqualified from the interview / selection process.

**GENERAL INSTRUCTIONS:**

- The placement for all the above posts will be on Pan India basis.
- The Company takes no responsibility for any delay in submission of application.
- Candidates should ensure that they fulfill the eligibility criteria before applying. The company reserves the right to reject any candidate's application at any stage, if they are not found suitable. At any stage of the selection process, if the details provided in the application is found to be false or, if the candidate fails to submit the required documents to prove his/her eligibility at the time of interview, his/her candidature will be rejected and the candidate will not be allowed to attend the interview. The decision of the Company is final and binding on the candidates.
- Any application received after the last date will not be accepted / entertained.
- The shortlisted candidates are required to submit self-attested copies of all the documents pertaining to Age, Qualification, Experience etc. at the time of interview. The original of all the documents are to be made available for cross verification along with the copies. If any candidate is found ineligible while verifying the documents, he /she shall not be allowed to take up the Interview.
- Attending the interview by the shortlisted candidate is his /her sole responsibility. Company does not entertain anything in this regard.
- Canvassing in any form will be treated as disqualification.
- The Company shall not be responsible for any application being rejected, which is based on wrong information provided in the application form/unauthorized person/institution.
- The decision of the Company in any matters is final and binding on the Candidates.
- The selected candidates after joining are governed by CFHL Staff Service Regulations.
- Candidates are advised to refer our Website ([www.canfinhomes.com](http://www.canfinhomes.com)) for all details / updates.

Candidates in their own interest are advised to register on-line and submit their application well in advance before the expiry of last date of submission of the same.

Date : 14/07/2021  
Place : BENGALURU

General Manager -HRM