

### RECRUITMENT OF BRANCH CREDIT MANAGERS (BCM)

Can Fin Homes Ltd., a leading Housing Finance Company (Sponsored by Canara Bank) having 198 Branches and Offices spread across various locations in the Country, invites applications from eligible candidates for the post of Branch Credit Managers (BCM)

The placement for the above post will be on Pan India basis and vacancies are in the following States :

- 1) Karnataka 2) Andhra Pradesh 3) Kerala 4) Tamil Nadu 5) Haryana 6) Gujarat 7) Rajasthan  
8) Madhya Pradesh 9) Telangana**

Candidates to apply ON-LINE by clicking on the link <https://www.canfinhomes.com/career.aspx>. Candidates are advised to read the advertisement carefully and ensure their eligibility before submitting the online application.

#### **Age, Eligibility Criteria & other details as on 01/10/2020**

The age, educational qualification & eligibility criteria shall be reckoned as on 01/10/2020 and there is no relaxation for age & qualification.

Posts	Age (Min)	Age (Max.)
Branch Credit Manager	24	35

- The candidate applying for the post of BCM Manager must have attained the age of 25 yrs and must not have attained the age of 35 years as on 01/10/2020.

#### **Qualification & Experience:**

Post	Qualification	Job profile	Post qualification work experience
Manager	Any Graduate from a reputed University / Institute with minimum 60% marks can apply. Preference will be given for additional professional qualification	Credit appraisal of loan applications within defined guidelines and accordingly take decision/recommend for approval to higher authorities within defined TAT, under writing cases within the desired level of quality, conducting verifications and enabling achievement of business targets, Understanding of property related knowledge (legal title and market value), ensuring due diligence, coordinating with sales, operations, legal, technical verifications etc. Any other work entrusted from time to time.	Experience in HFCs / NBFCs / Banks in Underwriting housing loans and LAP for a minimum period of 4 to 6 years.  The candidates with experience in credit sanctioning, monitoring particularly Housing & Mortgage loans will be preferred.

#### **Salary & Emoluments :**

Post	Scale & Emoluments
Manager	<b>Rs.28000 – 1050/1 – 29050 – 1200/12 – 43450</b> Gross pay – Rs. 63540/- (Overall Annual Gross emoluments - Rs. 10 lakhs approximately)

The Gross emoluments excludes includes Mobile expenses Business Development expenses, medical benefits, Leave Fare Concession etc. Perquisites like Quarters concessional staff loans etc. as per norms / rules of the company.

## **PROBATION & SERVICE BOND**

- A) The selected candidates in the cadre of "Manager" will be on probation for a period of one year from the date of joining which, if required, may be extendable to another year. On satisfactory completion of probation, services will be confirmed as per CFHL Staff Service Regulations, amended from time to time.
- B) 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. In the event of his /her resignation from the post before this period, the Manager will be required to indemnify and refund the bond amount to the Company.

## **SUBMISSION OF ONLINE APPLICATION:**

Candidates are once again requested to read the contents of the advertisement and ensure their eligibility before applying.

The candidates are required to apply online 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 communications will be sent to the candidates in their e-mail id only.

After completion of on-line registration, take system generated print-out of Registered On-line application for submission of the same at the time of interview along with other documents / certificates.

Candidates need not send any print out of Application, documents, etc. by post or other means. However, if shortlisted for interview, candidates will have to submit the print-out of the online application along with other documents / certificates at the time of interview.

**Last Date for submission of application - on or before 10/10/2020 by 5 PM.**

## **SELECTION PROCEDURE:**

The selection of candidates shall be by way of short-listing of the applications received for each post and by way of personal interview. Due weightage will be given to the candidate's academic qualification and post qualification work experience etc.

The assessment of number of vacancies is at the sole discretion of Management. Depending upon the number of vacancies, Company reserves the right to shortlist requisite number of candidates and only those shortlisted candidates will be called for Interview.

- a) The names of shortlisted candidates for interview will be published in the Company's website [www.canfinhomes.com](http://www.canfinhomes.com). The details of venue, time & date of Interview will be informed to the shortlisted candidates through e-mail only and **no individual communication will be sent to the applicants for attending the Interview.**
- b) Candidates are advised to check the Company's website [www.canfinhomes.com](http://www.canfinhomes.com) for details.
- c) The final selection will be on the basis of rank lists drawn, based on the total marks secured in the interview.
- d) In case, candidates are not found suitable for the post applied for but are found fit for any other lower post that the Company may find them suitable for, the Company reserves the right to make offers to such candidates at the pay scales applicable to such posts, as per company norms. The right to make such suitable alternate offers is at the sole discretion of the company.

### **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 the application.

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**

- 1) The placement for all the above posts will be on Pan India basis.
- 2) The Company takes no responsibility for any delay in submission of online application.
- 3) 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.
- 4) Any online application received after the last date will not be accepted / entertained.
- 5) 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.
- 6) Attending the interview by the shortlisted candidate is his /her sole responsibility. Company does not entertain anything in this regard.
- 7) Canvassing in any form will be treated as disqualification.
- 8) 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.
- 9) 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 : 01/10/2020  
Place : Bangalore

General Manager -HRM