



RECRUITMENT OF MANAGER

Last date of Receipt of Application: 03/12/2022

Cent Bank Home Finance Ltd (Subsidiary of Central Bank of India), a leading Housing Finance Company having 21 Branches and 6 SPOKE locations spread across Pan India, invites applications from eligible candidates for the post of Manager for Sales, Credit & Recovery. The placements for the above post are Pan India.

Profile for Manager : To Head the Branch and manage all areas of branch functioning such as sourcing of business, operations, collections/ recovery, internal control and ensuring profitability of branch or to work at Corporate Office and handle various department.

About Us

We are a leading Housing Finance Company and subsidiary of Central Bank of India, jointly promoted by NHB, HUDCO & SUUTI, for providing long term housing finance for construction/purchase of residential houses/flats, Top-up Loan, Mortgage Loan, Loan Against Property and Loan for Purchase of Commercial Property and has presence across location.

How to Apply

You are required to fill the application form along with a Demand Draft (DD) worth Rs.1000/- for General/PWD/EWS category and Rs.300/- for SC/ST/OBC category in favour of **Cent Bank Home Finance Limited, payable at Mumbai and submit the application to our Corporate Office at Cent Bank Home Finance Ltd, Central Bank of India Building, MMO, 6th Floor, MG Road, Flora Fountain, Fort, Mumbai-400023 on or before 03/12/2022**, the application form is attached at the end of this advertisement.

- Please note that this application fee is non refundable.
- You must write your name and designation applied for, on the reverse side of DD.
- You must paste your latest colour passport size photograph and sign across it.
- Applications received after expiry of application date will not be considered for recruitment.
- Reservation norms will be complied as per GOI guidelines.

The candidates should have following qualification and eligibility criteria:

Position / Designation	Manager
Age	Age minimum 25 years and maximum 35 years with relaxation of five years for SC/ST candidates and three years for OBC candidates in maximum age criteria as on 01/11/2022
Location/ Placement	Surat
Nature of Job	Transferable
Experience	Minimum 5 years' experience in any HFC out of which 2 years experience in Managerial cadre. [Management Trainee/Internship period will not be considered as count of experience]. Basic knowledge of computer application is necessary.
Vacancy	1
Job Responsibilities	<p>Job Description & Core competencies (Sales):</p> <ul style="list-style-type: none"> • Drive Logins for Housing Loan, LAP 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 co-ordinate 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 branch independently. <p>Job Description & Core competencies (Credit):</p> <ul style="list-style-type: none"> • 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.

	<ul style="list-style-type: none"> • Interpretation of Credit Bureau Report, Assessment of Income, Analysis of Bank Statements, Assessing eligibility. • Sanctioning of Loan as per company 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 organization policy. • Coordination with Sales, Operation, RCU/DSAs and Audit team. • Verification of Income, Property and residence according to Company policy. Responsible from Log in to Sanction of loan. • Maintain MIS, Delinquency MIS and other operations related MIS of Branch 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. <p>Job Description & Core competencies (Collections):</p> <ul style="list-style-type: none"> • All works of Recovery/ Collection of 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 Competent Authority etc.
Qualification	Graduate in any discipline from recognized university.

Selection Procedure	It may please be noted that company is not bound to call all applicants for interview. Only shortlisted candidates will be called for Interview. Decision of the Company in this regard is final. Interview date will be intimated to the shortlisted candidates through mail.
Remuneration	Minimum Salary (CTC):- Remuneration/CTC: Salary may be fixed based on the following criteria. Minimum salary – Rs.7,50,000/- per annum [Rs.50,000 p.a. over 5 years experience subject to maximum 1,00,000] Annual increment applicable as per Company's Policy.
Probation period	6 Months,if performance is not found satisfactory then services are liable to be terminated by giving 30 days' notice.

1. **Other Terms:**

- Canvassing, in any form, will result in disqualification of candidature.
- In case of any modification in advertisement, same will be updated in website only.
- The above recruitment may be scrapped at any stage of recruitment process without assigning any reason.
- Company may conduct background checks/CIBIL check at any stage of recruitment process or after selection of the candidate. If any information declared in application/documents found to be incorrect, candidate may rejected at any stage of selection process or employment can be terminated if candidate is selected.
- Decision of the Company in this regard is final.

2. **SUBMISSION OF THE APPLICATION:**

Eligible candidates have to submit the application in the given format (Annexure –A). Last date of submission of the application is 03/12/2022. No application shall be entertained beyond the stipulated date. The application super scribing “**Application for the post of Manager**” must reach to:

HR, Corporate Office, Cent Bank Home Finance Ltd, Central Bank of India Building, MMO, 6th Floor, MG Road, Fort, Hutatama Chowk, Mumbai-400023.

3. **APPLICATION FEE**

A non-refundable application fee Rs.1000/- for General/PWD/EWS category and Rs.300/- for SC/ST/OBC candidates payable by way of Demand Draft drawn on any Nationalized /Scheduled Bank favoring “Cent Bank Home Finance Limited” payable at Mumbai. The candidate must write his/her full name/post applied for on the reverse of the Demand Draft.

4. DOCUMENTS TO BE ATTACHED ALONGWITH APPLICATION :

The following documents self attested photocopy to be attached along with application form.

- i. Proof of Date of Birth [Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB]
- ii. Photo Identity Proof.
- iii. Individual Semester/ Year wise Marksheets & certificate for educational qualifications including the final degree /diploma certificate, Proper Document from Board/University for having declared the result on or before 01.11.2022 has to be submitted.
- iv. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government on India, in case of SC / ST/ OBC category candidates.
- v. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for [issued within one year as on date of advertisement]. **Caste Name mentioned in certificate should tally letter by letter with Central Government list/ notification.**
- vi. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.
- vii. Candidates serving in Government / quasi govt. offices/ Public Sector Undertakings [including Nationalized Banks and Financial Institutions] are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- viii. **Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter [whenever applicable], etc.**
- ix. Any other relevant documents in support of eligibility.

Note: Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

GENERAL INSTRUCTIONS

1. Before filling the application form, the candidates must ensure that they fulfill all the eligibility criteria with respect to educational qualifications, work experience etc. In case it is observed at any stage of recruitment that a candidate does not fulfill any of the eligibility criteria, and /or that he/she has furnished any incorrect/false information or has suppressed any material fact(s), his/ her candidature will be automatically cancelled. If any of the above shortcoming is/are detected even after appointment, his/her services are liable to be terminated without any notice.
2. Candidate must be a citizen of India.
3. The Management reserves the right to fill or not to fill the above advertised position without assigning any reason thereof.

4. Mere submission of application against the advertisement and apparently fulfilling the criterion as prescribed in the advertisement would not bestow on him/her right to be called for the interview.
Candidates serving in Government/Public Sector Undertaking (including Banks) should send their application through proper channel and produce a No Objection Certificate from their present employer at the time of interview in the absence of which their candidature may not be considered.
5. Any resulting dispute out of this advertisement shall be subject to the sole jurisdiction of courts at Mumbai.
6. Appointment of selected candidates will be subject to his/her being declared medically fit, satisfactory reports from his/her previous employer and referees. Further, such appointment shall also be subject to Service and Conduct Rules of the Company.

Manager- HR



Annexure-A

APPLICATION FOR THE POST OF MANAGER
IN CENT BANK HOME FINANCE LIMITED

HR Department
Cent Bank Home Finance Limited
Corporate Office
Central Bank of India Building
MMO, 6th Floor, MG Road,
Fort Flora Fountain,
HutatamaChowk,
Mumbai-400023

Paste Passport Size
Photograph
Please sign across the
Photograph

With reference to your advertisement on Company's website dated _____, I submit my application in prescribed format.

Post applied for _____.

(TO BE FILLED IN CAPITAL LETTERS ONLY)

1. NAME : _____

2. ADDRESS FOR CORRESPONDENCE : _____

3. CATEGORY: GEN / SC / ST / OBC /EWS

4. IF PERSON WITH DISABILITY : YES / NO

TYPE OF DISABILITY: _____ Percentage of Disability _____

5. DATE OF BIRTH (As per School Leaving Certificate)

Age in completed years as on **01/11/2022**:
__Yr. & __Months.

D	D	M	M	Y	Y

6. Details of Non-refundable Application Fee :

Demand Draft No. _____ Amount Rs. _____
Issuing Date _____ Issuing Bank and Branch Dated _____

7 Contact Details :

MOBILE No. _____

LANDLINE No. _____

E-MAIL ID : _____

8. GENDER : Male / Female

9. NATIONALITY : _____

10. RELIGION : _____

11. MARTIAL STATUS : _____

12. FATHER's/HUSBAND/'s NAME :

13. PERMANENT ADDRESS :

14. EDUCATIONAL QUALIFICATIONS :

Qualification	Board/University	Year of Passing	%age of Marks	Subject

15. EXPERIENCE : Total Experience ____YY____MM

S. No.	Name of Company	Designation	Duration (In Years & Months)	Key Responsibilities	Achievements

16. DETAILS OF PRESENT EMPLOYMENT and ASSIGNMENTS :

(a) Organisation :

(b) Full Address :

Date since in present employment from _____ to _____.

(c) Position :

(d) Reporting to :

(e) Assignment :

17. Present Responsibility :

Name and addresses of two references :

1) _____ 2) _____

DECLARATION

I hereby declare that the particulars furnished above are true and correct to the best of knowledge and belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/appointment for the said post is liable to be cancelled/terminated at any stage and if appointed, my service are liable to be terminated. I am willing to serve anywhere in India. I agree that Company has right to transfer me to any part of the country at its discretion. I hereby agree that any legal proceedings in respect of any matter of claims or disputes arising out of this application and/or out of said advertisement can be instituted by me only at Mumbai and

Courts/tribunals/Forums at Mumbai undertake to abide by all the terms and conditions mentioned in the advertisement displayed on Company's website dated _____.

(SIGNATURE OF APPLICANT)

Place : _____ Date : _____

Enclosures :

- 1.
- 2.
- 3.
- 4.