

## **RECRUITMENT OF OFFICER-ON-SPECIAL DUTY (OSD)**

**POST CODE: OSD/CHE/April 2018/Inspection/Audit**

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

**Location: Bangalore, Chennai, Coimbatore and Erode/Karur**

### **Eligibility:**

1. Age not exceeding 62 years as on 01-04-2018.
2. Retired bankers (Scale - II & above as per IBA scale) with experience in Inspection.
3. Candidates 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. The appointments are subject to satisfactory reference / background verification.
4. Fluency in respective regional language (Tamil/ Kannada as applicable) besides English (read, write & speak) is must. Working knowledge of Hindi will be advantageous

**Duration of Contract:** 1 year, renewable by further 2 years (as per extant Company policy) in tranches based on satisfactory performance.

**Consolidated Remuneration:** Rs.22,000/- per month + Meal coupon + Performance Incentive + Ex-gratia + out of station travel expenses, if applicable, as per policy.

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

#### **Inspection/Audit**

1. Conducting periodic inspection of RHFL branches as per Inspection Policy / concurrent Audit (as the case may be)
2. Ensure proper maintenance of Books of Accounts and Records, Registers in RHFL branches as required as per the Company Policy.
3. Scrutiny of all petty cash vouchers, maintenance of cash transactions, cash deposits with Bank accounts physical verification of closing balance of cash. A note on whether adequate security is maintained in cash transactions. Whether all cash transaction vouchers are supported by necessary evidences and receiver / payee has signed the cash vouchers. Overnight cash remains under the dual control as defined under company policy.
4. Verification of all Bank vouchers and transactions, maintenance of bank balance as per the guidelines / circulars issued by the Corporate Office from time to time. Verifying whether Bank reconciliation has been carried out at regular intervals. Review of Bank Reconciliation Statement and statement of account provided by the Bank. Review of items pending for more than a month in the Bank Reconciliation Statement. Reviewing whether all Banks payment vouchers are supported by relevant documents. Reviewing whether no idle balances are held in the current

account. Reviewing whether there are any stale cheque, which are outstanding for more than six months warranting reversal.

5. Verification of Fixed Assets and review of Fixed Asset Register maintained by the branch. Recording of purchase, sale and transfer of fixed assets in the fixed asset register.
6. Whether TDS has been made properly in all payments as per the guidelines in force from time to time.
7. Whether Processing Fee / Administrative Fee has been collected correctly, checking for under / over recovery.
8. Whether Recovery Charges have been debited appropriately on respective accounts on then and there basis and recovered.
9. Calculation of PEMI Interest and correctness of receipts
10. Calculation of pre-payment charges and omissions if any noticed
11. Whether, the branch has been regular in depositing all cheques in Bank account in time.
12. Verification of refund of processing and prepayment charges, etc., as per the Company policy and required approvals obtained from appropriate authorities.
13. Review of General ledger and if any discrepancies noticed.
14. Review of Inter Branch Transactions and status of Long Pending items.
15. Long Pending items in Sundry Creditors and Sundry Debtors. Whether account wise and date wise break - up available for amount outstanding in EMI/PEMI received in advance account.
16. Whether All Loan Sanction Order's conditions are complied with including loan documentation and enforcement of documents. Obtaining Primary Security Documents and documents related to Collateral Security if any as stipulated in the Loan Sanction Order. Checking of primary security documents for authenticity.
17. Post disbursement review of loans.
18. Customer Relationship and Customer Grievance / Complaint Redressal
19. Verification of Compliance with KYC / AML Guidelines
20. Monitoring of the process of collection of post dated cheques

**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 by post/ courier only as per the enclosed bio-data format. Applications sent in any other format or by e-mail/ by hand will not be considered.

Applications in a sealed envelope super-scribing the “Application for the post of OSD/CHE/APR 2018/Inspection (as applicable)” shall be forwarded to the address as given below by post/ courier to reach the addressee on or before **21st April, 2018 (5 PM).**

The 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 by any other mode will not be considered.

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 in due course. The Company reserves the right to accept / reject any /all applications and keep the all/ some vacancies unfilled without assigning any reason or even abandon the recruitment process. The Company also reserves the right to offer suitbale cadre/emoulements to a candidate as per its own discretion depending on profile, past experience and performance in the selection process etc. The shortlisting will be done as per the prescribed criteria and as per management discretion depending upon the number of applications received. No further communication/ correspondence in this regard after submission of application will be entertained. Canvassing in any form could lead to disqualification.