



Registered Office : No 29/1,
3rd floor ,Sir M N Krishna Rao Road,
Basavangudi, Bangalore – 560 004.
Website : www.canfinhomes.com

1. RECRUITMENT OF SPECIALIST OFFICERS IN THE CADRE OF CHIEF MANAGERS (CREDIT), CHIEF MANAGER (RISK MANAGEMENT), MANAGERS (TECHNICAL FIELD OFFICERS) AND
2. RECRUITMENT OF JUNIOR MANAGEMENT TRAINEES

Can Fin Homes Ltd., a leading Housing Finance Company (Sponsored by Canara Bank) having 134 branches and 31 Satellite Offices spread across various locations of the Country, invites applications from the eligible candidates for the posts of ;

A) SPECIALIST OFFICERS :

- 1) CHIEF MANAGERS (CREDIT)
- 2) CHIEF MANAGER (RISK MANAGEMENT)
- 3) MANAGERS (TECHNICAL FIELD OFFICER)

B) JUNIOR MANAGEMENT TRAINEES

Eligible candidates are requested to visit our Company's website www.canfinhomes.com and submit the application online by paying a fee of Rs.100/- through any of the Canara Bank branches to the credit of "CAN FIN HOMES LTD –Current Account No. 0684201001486 and the counterfoil to be uploaded in the application. No other means/mode of application will be accepted. Candidates can apply for only one post.

Please read the advertisement carefully and ensure your eligibility before submitting the online application.

The vacancy details are provided in the annexure to this notification.

PROBATION & BOND

- A) The selected candidate for CM –Credit/ Risk Management and Manager –TFO (under SI No. 1, 2 & 3) will be on probation for one year from the date of joining which may be extendable to another one year. On satisfactory completion of probation, services will be confirmed as per CFHL Staff Service Regulations, amended from time to time.
- B) The selected Management Trainees will be on probation for one year from the date of joining. On satisfactory completion of probation, services will be confirmed as "Probationary Officer" . The selected JMT have to execute a Bond of Rs.1 lakh in favour of the Company which would be forfeited if they leave the company before completion of 3 years.

SUBMISSION OF ONLINE APPLICATION & PAYMENT OF FEE:

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

The eligible candidates are required to apply ON-LINE through company's website www.canfinhomes.com by clicking on the link. The link for registration of application will be <http://www.canfinhomes.com/jobapplication.php>

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

- All candidates should have a valid mobile number / personal mail ID for login.
- Candidates should register their mobile number/ e-mail id through above link.
- On registration of mobile /e-mail id through the above link, OTP number will be generated and through the OTP number, the candidate can access On-line application
- Candidates are required to upload their photograph, counterfoil challan and signature.
- An online application, which is incomplete in any respect such as without proper passport size photograph, counterfoil and signature, uploaded in the online application form/ unsuccessful fee payment 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 filled in the application.
- Once the application is filled in completely, candidate should submit the data.
- The registered e-mail id should be kept functional till completion of this recruitment. All communications will be sent to the candidates to this e-mail id only.

After completion of on-line registration, take system generated print-out of Registered On-line Application and the same has to be submitted at the time of interview along with other documents / certificates.

Candidates need not send any print out of Application documents at this stage. However if shortlisted for interview, candidates will have to submit the print out of application along with other documents / certificates at the time of interview.

PAYMENT OF FEE :

Application fees can be remitted in any branches of Canara bank to the credit of CAN FIN HOMES LTD Current Account No. 0684201001486 only and the counterfoil can be scanned and uploaded in the application. Candidates can also pay the amount to the above account with Canara Bank through NEFT/Internet banking and mention the details of UTR No under Transaction ID column.

Last Date: Application should be submitted on or before **06/06/17 by 5 PM.**

SELECTION PROCEDURE & CALL LETTERS:

The selection shall be by way of Short-listing of the applications received for individual posts @ (1:4) for each posts followed by personal interview based upon their academic qualification and post qualification work experience etc.

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 our Company's website. The details of venue, time & date for Interview will be informed to the shortlisted candidates through e-mail only and no individual communication will be sent to the applicants calling for attending the Interview.
- b) Actual bus/train fare for the travel from the place of his/her domicile to the center of interview will be paid up to the limit of AC 2 tier (by shortest distance) for to & fro journey to the eligible candidates who attend the interview, on production of original tickets for onward journey & Xerox copy of return journey tickets, provided return journey is undertaken on the date of interview or the immediate next day. No claim for reimbursement will be entertained after the interview date.
- c) Candidates are advised to check Company's website for details.

The final selection will be on the basis of rank lists drawn based on the total marks secured in the interview.

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 selection process; or misbehaving in the interview hall or taking away any documents from the venue ; or resorting to any other irregular or improper means in connection with his/her candidature for the selection ; or obtaining support of his/her candidature by any means, such a candidate shall be liable to be disqualified from the interview / selection process.

GENERAL INSTRUCTIONS

- 1) The Initial placement for Chief Manager –Credit / Risk Management and Manager –TFO will be at Registered Office of the Company at Bengaluru or in the Cluster offices at Chennai, Hyderabad, New Delhi & Mumbai. However, candidates willing to serve anywhere in India only should apply for the posts advertised.
- 2) Candidates should ensure that they fit into the eligibility criteria before applying. The company reserves the right to reject ineligible candidate's application at any stage. If at any stage of the selection process, 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 for interview.
- 3) The company reserves its right to change the date, time, venue of the interview at its discretion, under unforeseen circumstances, if any. Change of interview schedule, if any, will be announced in our website / by email.
- 4) Any 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 Interview.
- 6) Candidates serving in Government/Public Sector Undertakings should submit "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered.
- 7) Canvassing in any form will be treated as disqualification.
- 8) The Company shall not be responsible for an 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) with respect for all details / updates.

Candidates in their own interest are advised to register on-line and submit their applications well in time before the last date for submission.

Date : 20/05/17
Place : Bangalore

Assistant General Manager -HRM

Vacancy Details

Post	No of vacancies	Age as on 01/04/17		Qualification	Job Profile	Post Qualification as on 01/04/17
		Min	Max			
CM-Cr	02	25 yrs.	35 yrs. (should have born between 01/04/1992 and 01/04/1982)	Graduation from any University / institute with computer literacy Preference will be given to the candidates with CA/ICWA/MBA (Finance)	<ul style="list-style-type: none"> ➤ Project appraisal, sourcing of syndication/consortium assignment, liaising with the client & Bankers. Processing of NHL /Project loan proposals and sanctioning the same within the delegated powers. ➤ Financial & Balance sheet analysis and marketing of debt as a part of syndication including branch management. Assessment of cash /funds flow management of the borrower relating to the project. ➤ Under the direction of AGM-Credit or Chief Risk Officer, facilitate and coordinate credit risk management activities covering credit risk. ➤ Develop risk assessment matrix to evaluate risk for a project in a holistic manner with specific emphasis as promoters/projects execution/Financial viability/Regulatory aspects. Assessing credit risk of various types of projects/ borrowers relating to delinquency and default. ➤ Evaluating credit risk profile of companies and structuring suitable financial solutions for project finance. ➤ Assist Chief Risk Officer in the development, implementation and maintenance of credit risk management frame works. ➤ Monitoring the performance of the loans ➤ Develop new credit policies/ credit products ,systems and procedures ➤ Any other work entrusted from time to time by the company. 	Minimum 08 yrs work experience in processing of credit proposals with any Scheduled Commercial Bank or HFC's is mandatory
CM – RM	01	25 yrs.	35 yrs. (should have born between 01/04/1992 and 01/04/1982)	Masters Degree in Mathematics/ Statistics/ Economics/ MBA (Finance)/ MBA in Banking & Finance / Post Graduate Diploma in Banking & Finance from recognized University / Institute. Candidate who has completed CAIIB / Fellow in Risk Management (FRM) will be given preference	<ul style="list-style-type: none"> ➤ Facilitate and coordinate risk management activities covering credit/operational/legal risk. ➤ Assessing credit risk of various types of borrowers relating to delinquency and default. ➤ The development, implementation and maintenance of risk management frame works. ➤ Risk assessment, which involves analysing as well as identifying, describing and estimating the risks affecting the business. ➤ Risk evaluation, which involves comparing estimated risks with criteria established by the organization such as costs, legal requirements and environmental factors, and evaluating the organizations previous handling of work. ➤ Establishing and quantifying the organizations risk appetite. ➤ Making business continuity plans to limit risks and prepare for if things go wrong. ➤ Providing support, education and training to staff to build risk awareness within the organization. ➤ Collaborate with the branch managers in developing new policies, systems and procedures. 	Minimum 8 years in Enterprise Risk Management functions with specific exposure to Credit, Market and Operational Risk functions in addition to other functions

Vacancy Details

Post	No of vacancies	Age as on 01/04/2017		Qualification	Job Profile	Post Qualification as on 01/04/2017
		Min	Max			
Manager –TFO	02	21 yrs.	28 yrs. (should have born between 01/04/1996 & 01/04/1989)	BE/ B..Tech (Civil) / B. Arch degree from a reputed university /institute with computer literacy	<ul style="list-style-type: none"> ➤ Prepare Techno –economic studies for Project loans as specified in the policy. Provide Technical Assistance and monitor the project implementation. ➤ Valuation of properties for loan sanction purpose ➤ Inspection of Building under construction, for release of loan instalment ➤ Offer technical assistance like plan, design, develop more specifically with Affordable Housing, low cost technology, energy efficient buildings and manage projects. ➤ To undertake structural inspections and compliance of NBC guidelines ➤ Scrutinize layout plans, technical specification, estimations for civil works from beginning of the project till completion. ➤ Post sanction monitoring of projects during implementation. Arrange for loan syndication 	Minimum 5 years work experience as TFO with any Scheduled Commercial Bank or HFC's mandatory
JMT	30	21yrs	28 yrs. (should have born between 01/04/1996 & 01/04/1989)	A degree of any discipline from a recognized university with professional qualification of MBA – Finance. Proficiency in data entry/computer applications is preferred	<ul style="list-style-type: none"> ➤ Handling of Credit proposals in IBS ➤ Pre sanction field visits for further disbursals ➤ Marketing of Housing Loans ➤ Executing day today accounting transactions ➤ Other work assigned by the branch manager 	Fresher or 2-3 years' experience with any Scheduled Commercial Bank or HFC's will be preferred.

NOTE: All the educational qualifications mentioned should be from a recognized University / Institution and the result should have been declared on or before 01/04/2017 for computing eligibility, stipulated for each post.

Post	Scale & Emoluments	Other benefits
CM –Cr	Rs. 40500 – 1200/9 – 51300 Gross Pay – Rs. 76570/- Overall Gross emoluments – Rs. 11 lakhs	The selected candidates are eligible for Medical Aid, Leave Fare Concession etc. and Perquisites like Conveyance, Quarters etc., depending on the place of posting shall be paid as per rules.
CM – RM	Rs. 40500 – 1200/9 – 51300 Gross pay – Rs.76570/- Overall Gross emoluments – Rs.11 lakhs	
Manager – TFO	Rs. 28000 – 1050/1 – 29050 – 1200/12 – 43450 Gross Pay – Rs. 53258/- Overall Gross emoluments – Rs. 8.75 lakhs	
JMT	Monthly compensation Rs. 25000/- + Rs.5000/- towards HRA during trainee period. On confirmation as officer, salary & emoluments : Rs.17850 – 875/10 – 26600 – 1050/2 – 28700 – 1200/5 – 34700 Gross Pay – Rs. 33287/- Overall Gross emoluments – Rs. 5.90 lakhs	

*Abbreviations

CM (Cr) – Chief Manager Credit

CM (RM)- Chief Manger-Risk Management

Manager (TFO) – Manager-Technical Field Officer

JMT – Junior Management Trainee