



**SARVAJANIK  
UNIVERSITY**

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**SARVAJANIK EDUCATION SOCIETY  
SMT. SHARDARANI RAMESHCHANDER**



Approved by AICTE | Constituent College of Sarvajani University

## Report on Final Campus Placement for Svatantra Micro Housing Finance Corporation Ltd. on 17<sup>th</sup> March, 2022 conducted at S. R. Luthra Institute of Management



### Quick Details

<b>Employer</b>	Svatantra Micro Housing Finance Corporation
<b>Date of Interview</b>	17 <sup>th</sup> March, 2022
<b>Designation Offered</b>	Management Trainee – Credit
<b>Maximum Earning Potential</b>	INR 5,00,000 p.a.
<b>Interview conducted by</b>	Ms. Shreya Sutaria (Manager – HR)
<b>No. of students Appeared</b>	68
<b>No. of Students Selected</b>	07

### Company Overview

Svatantra Micro Housing Finance Corporation (SMHFC) was incorporated in May, 2008 with a vision to bridge the gap between affordable finance and formal housing for the financially excluded members of the society.

📍 M.T.B. College Campus, Nr. Adarsh Society, Athwalines, Surat-395001, Gujarat, India.

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Company's target customers include people from the informal sector and low-income households. SMHFC is a highly technology driven HFC (Housing Finance Corporation) that has sanctioned home loans for more than 20,000 customers, with loans outstanding worth Rs. 500 Cr. These figures are a testament to MHFC's growing customer base, acceptance in the Indian Housing Finance Arena, and Business Model Sustainability.

SMHFC is now a Svatanttra Holdings Company which is a part of the Aditya Birla Group. With this change SMHFC is now poised to transcend geographical boundaries, leverage on an increased customer base and grow aggressively in rural & urban India.

## Job Profile

**Offered Designation:** Management Trainee – Credit

### **Roles and Responsibilities:**

1. Visit the Customer's Workplace / Residence / both to validate key information collected by LO
2. Complete missing information in Storyboard provided by the sales executive.
3. Appraise loans from a Credit, Legal and Technical perspective and recommend them to the Credit Committee.
4. Identify any trends/patterns in appraisal and warn Zonal Credit Team.
5. To coordinate with all the concerned teams like IT, legal. Projects etc. to get expedited sanction of the case.
6. To guide the sales team regularly on the product norms and documentation part.
7. Generation of leads, Storyboard creation, KYC verification, Residence, Property Visit, Occupation Visit, Checking of Prop Doc, Filling & Submission of Loan App Form: Prepare & submit loan applications and provide recommendations for approval of loan.

**Location:** South Gujarat

### **Eligibility Criteria:**

- More than 60% in 10<sup>th</sup>, 12<sup>th</sup>, Graduation, and Post-Graduation

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