



REPCO HOME FINANCE LTD

(Promoted by REPCO Bank - Govt of India Enterprises)

Corporate Office: 3rd Floor, Alexander Square,

New No: 2(Old No 34&35) Sardar Patel Road, Guindy, Chennai - 600032

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Repco Home Finance Limited (RHFL) established in the year 2000, a housing finance company (HFCs), registered with National Housing Bank and regulated by Reserve Bank of India is inviting applications for **RECRUITMENT OF BRANCH HEAD FOR GUJARAT, RAJASTHAN, MADHYA PRADESH, KARNATAKA, ANDHRA PRADESH & TELANGANA, KERALA.**

Post Code: BRANCH HEAD – JULY 2024

Position: MANAGER/SENIOR MANAGER

Location:

1. GUJARAT - Ahmedabad, Jamnagar, Rajkot, Vadodara
2. RAJASTHAN - Ajmer, Bikaner, Kota, Udaipur
3. MADHYAPRADESH - Ratlam, Jabalpur
4. MAHARASHTRA - Nagpur
5. KARNATAKA - Davangere, Gulbarga and Tumkur
6. ANDHRA PRADESH & TELANGANA - Anakapalle, Kamareddy, Srikakulam, Suryapet
7. KERALA - Kollam, Ernakulam

Profile: Achieving Business and Recovery targets and taking care of overall branch operations.

For Branch Head: To Head the Branch in all areas of branch work such as sourcing of business, operations, collections/ recovery and ensuring profitability of branch, which would involve extensive travelling. Depending on Company requirement and willingness candidates posting in any other locations can also be considered.

Eligibility:

For Managers:

1. Age not exceeding 35 years as on 01-07-2024 (relaxation generally up to 45 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 7 years of experience (for age not exceeding 35 years) in Housing Finance/ Retail Lending/ Marketing of Financial products (Home Loan)/ branch operations in HFCs/ NBFCs/ Banks. For further age relaxation, commensurate additional experience would be required.
3. Presently holding a role in the cadre now equivalent to or not lower than that of Assistant Manager (Deputy Manager) cadre.

For Senior Managers:

1. Age not exceeding 36 years as on 01-07-2024 (relaxation generally up to 45 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 8 years of experience (for age not exceeding 36 years) in Housing Finance/ Retail Lending/ Marketing of Financial products (Home Loan)/ branch operations in HFCs/ NBFCs/ Banks. For further age relaxation, commensurate additional experience would be required.
3. Presently holding a role in the cadre now equivalent to or not lower than that of Manager cadre.

Desired Profile:

1. Any Graduation (10+2+3 format) from a UGC recognized university in regular class room course. Post-graduation & professional qualification shall be given additional weightage.
2. Candidates have to specify in the Bio Data form for which position they are applying (Manager/Senior Manager) followed by the desired location.
3. Extensive in-depth knowledge of local housing finance market with good networking capacity with builders / developers is a must.
4. Fluency in respective regional language (read, write & speak) and Hindi besides English is must.
5. Early joining will be preferred.
6. For recruitment in all cadres, external candidates applying, 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. All appointments are subject to satisfactory reference / background verification.
7. No requests for transfer would be considered for a period of 3 years.
8. Candidates terminated by any previous employers are not eligible to apply.
9. RHFL Internal candidates are not eligible to apply.

Job Description:

- To source qualitative business (home loan) as per target given in conformity with the credit policy of the Company.
- To achieve growth and hit sales targets by successfully managing the sales team.
- Designing and implementing a strategic sales plan that expands company's customer base and ensure its strong presence.
- To carry out works pertaining to branch sales operation such as customer service, ensuring branch business development, meeting business target of the branch, marketing, publicity, conduct loan camps and other works.
- To check preliminary due diligence & credit limit of the customers and scrutinize all the documents pertaining to the property (Property Visits, Preparation of CAM sheets)
- To validate the genuineness of the customer by verifying his KYC and other related documents.
- To coordinate with panel valuers / advocates for effective delivery within stipulated turnaround time.

- To handle lending operations of branch, which require speedy processing of loan applications /initial credit appraisal at branch level/follow up of loan approvals with sanctioning authority/ disbursements/ post disbursal monitoring
- To monitor collections and manage effectively the receivables and develop collection strategies to minimize “bad debt” portfolio loss.
- To achieve the targets set for recovery / delinquency
- Timely achievement of business targets set under different parameters and make the branch a profit center.
- To ensure effective brand building and business promotion (through various marketing and sales activities)
- To ensure prompt and best client service.
- To ensure good overall housekeeping and compliance with all statutory requirements.
- To augment & maximize other income stream by Cross-Selling of Insurance products.
- Follow-up of NPA accounts, Early Mortality and Current Month(Zero DPD accounts) shall rest with the respective Branch Heads.
- The position will have 4-5 on roll employees and 1-2 off roll staff reporting to him/her.
- Any other work as assigned from time to time.

Key Competencies Required

- Good communication skill - verbal and written
- Negotiation skill
- Interpersonal skill, leadership qualities and team management
- Multitasking ability
- Planning and organizing skill
- Target orientation
- Proficiency in MS-Office

Pay & Perquisites : Negotiable based on Current CTC + Attractive incentives.

PROBATION : 1 year

How to Apply:

Eligible candidates are requested to apply only as per the enclosed bio-data format (along with NOC if applicable and with detailed CV). Applications shall be sent by email/post/courier. Applications sent without the Bio Data format will not be considered.

Applications in a sealed envelope super-scribing the **“Application for RECRUITMENT OF BRANCH HEAD – MANAGER/SENIOR MANAGER - JULY 2024 shall be forwarded to the address as given below to reach the addressee on or before 5 pm on JULY 21, 2024:**

By Post/ Courier to:

The DGM (HR)
Repco Home Finance Limited

By mail to:

recruitment@repcohome.com
(With scanned Bio Data format and detailed CV)

3rd Floor, Alexander Square
New No. 2/Old No. 34 & 35
Sardar Patel Road, Guindy
Chennai- 600 032.
Contact Number: 99622 35359

Applications received after due date and without prescribed Bio Data format or through any other mode/ by hand except by post/ courier will not be considered.

The shortlisting will be done as per the prescribed criteria and as per management discretion depending upon the number of applications received. 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 individually in due course. The Company reserves the right to accept/reject any/all applications and/ or modify any of the eligibility conditions without assigning any reason or even abandon the recruitment process. The Company also reserves the right to offer suitable cadre/emoluments to candidates as per its own discretion depending on profile, past experience and performance in the selection process etc. No further communication/ correspondence in this regard after submission of application will be entertained. Bringing external influence will lead to disqualification.

For eligible candidates of Repco Group of Companies, NOC from the Competent Authority has to be obtained before applying for the above position.
