



## REPCO HOME FINANCE LTD

(Promoted by REPCO Bank - Govt of India Enterprises)

Corporate Office: 3<sup>rd</sup> Floor, Alexander Square,

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

PH: 044 42106650 HRD PH: 9962235359,7823942864

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 ASSISTANT MANAGER/ EXECUTIVE/ TRAINEE** for various locations in KERALA.

**Post Code: AM/ EXE/ TRN - JANUARY 2024**

**Position: Assistant Manager/ Executive/ Trainee**

**Location:**

[Ernakulam](#)

[Kollam](#)

[Punalur](#)

[Thrissur](#)

**Profile:** Sales and Recovery/Collections. Job profile will be allotted based on Company's requirement and selected candidate's skill set/ aptitude.

**Eligibility:**

1. Age not exceeding 25 years as on 01-01-2024 (relaxation generally up to 30 years can be considered based on commensurate, relevant prior experience).
2. Preference will be given for experience in HFCs/ Banks/ FIs/ NBFCs in Home Loan.
3. For position of Assistant Manager, minimum 3 years of prior experience is mandatory.

**Desired Profile:**

1. Any Graduate preferably B Com (necessarily preceded by SSLC (or equivalent) and HSC/ Diploma) with minimum 50% marks from a UGC recognized University. Graduates from Open University will not be considered.
2. Fluency in regional language (read, write & speak) and Hindi besides English is must.
3. Early joining will be preferred.
4. For recruitment in all cadres, 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. All appointments are subject to satisfactory reference / background verification.
5. No request for transfer would be considered for a period of 3 years.
6. RHFL Internal candidates are not eligible to apply.

## Job Description:

1. Assisting the branch in the day-to-day functions as Sales (sourcing and processing of home loan applications), customer interaction, sanctions/ disbursements and recovery/collections etc.
2. Participation in external work like marketing of Company products, verification of customer KYC & other documents, coordination with panel advocates/ valuers, inspection of properties, visiting sub-registrar's office, banks etc.
3. Handle accounting and back end/data operations (cash entry, bank entry in the system), documentation etc. independently.
4. Marketing/Recovery activities involve travel as well as other branch work.
5. To monitor collections and manage effectively the receivables and achieve the targets set for recovery / NPA under the guidance of Recovery Department of RHFL Corporate Office.
6. To ensure prompt and best service.

## Key Competencies Required

- Good communication skill - verbal and written
- Negotiation skill
- Team work and time management
- Multitasking ability
- Planning and organizing skill
- Target orientation
- Proficiency in MS - Word.

## Pay & Perquisites:

- a) **Assistant Manager and Executive (on roll)** - Based on Current CTC + Attractive incentives.

**PROBATION PERIOD: 1 year**

- b) **Trainee (off roll)**

Starting fixed stipend would be Rs.16,100/- per month (variable based on location and previous experience) and performance incentive (variable, based on performance). The period of Training will be one year (extendable based on performance) and subject to the following conditions:

- The engagement is purely as a Trainee and it will not entitle the trainee to any permanent employment / regular job in this Company during or after completion of contract period or to any of the benefits/ privileges available to the regular staff members of the Company. It is expected that the trainee would reside near the place of posting so that commuting would not hinder daily activities. During the training period, the trainee may be transferred to any branch within 100 kms from the place of posting, based on business exigencies/training need.
- However, after completion of training, if the performance is found satisfactory, the trainee will be given suitable opportunity for regularization under suitable cadre under the extant rules & regulations of the Company.
- During the period of training if the Company feels that trainee is not capable of continuing the training, the Company may at its discretion terminate the training at any point of time without assigning any reason and without any prior notice.

## Others:

The Cadre fitment (Assistant Manager/ Executive/ Trainee) will be done based on credentials of candidate, performance in selection process and prior experience and the decision of the Company will be final and binding.

## 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 on or before **5 pm on February 03, 2024**. Applications sent without the Bio Data format/ sent by any other mode or by hand will not be considered.

### **By mail to:**

**recruitment@repcohome.com**

**(With scanned Bio Data format and detailed CV)**

## **Selection Process:**

- ***Screening Test*** - For Clerical Cadre, there will be a screening test - Objective Type with multiple options covering Quantitative Aptitude, Verbal Ability, Logical Reasoning and General Awareness about financial sector.
- ***Interview*** - The candidates who qualify in the test shall attend the personal interview on the same day.

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.***

\*\*\*\*\*