

RECRUITMENT FOR MANAGER, SENIOR MANAGER AND CHIEF MANAGER FOR MAHARASHTRA LOCATIONS

Post Code: MGR/ SM/ CM - Maharashtra - July 2022

Position & Location: **Manager/ Senior Manager/ Chief Manager**

CHIEF MANAGER – DOMBIVILI

SENIOR MANAGER – WAGHOLI

MANAGER – AMRAVATI, CHAKAN, DOMBIVILI, REGIONAL OFFICE (Pune)

MANAGER LEGAL - REGIONAL OFFICE (PUNE)

Profile: Overall branch operations including business sourcing and recovery.

Eligibility:

General:

For Managers:

1. Age not exceeding 28 years as on 01-07-2022 (relaxation generally up to 40 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 3 years of experience (for age not exceeding 28 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. 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.

For Senior Managers:

1. Age not exceeding 30 years as on 01-07-2022 (relaxation generally up to 43 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 4 years of experience (for age not exceeding 30 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. 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.

For Chief Managers:

1. Age not exceeding 32 years as on 01-07-2022 (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 5 years of experience (for age not exceeding 32 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. 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.

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
- 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.

SPECIALIZED – MANAGER (LEGAL):

Eligibility:

1. Age not exceeding 28 years as on 01-07-2022 (relaxation generally up to 40 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Graduation in Law - 10+2+3+3 or 10+2+5 format from a UGC recognized university. Graduates from Open University will not be considered.
3. Minimum 3 years of post-qualification Institutional/ Practicing experience in banks/ HFCs/ FIs / Reputed Law Firms (for age up to 28 years) in Legal aspects of mortgage lending (Home Loan/ Loan against property/Loans for construction / purchase of commercial property) and recovery mechanism including SARFAESI/ DRT/ DRAT is a must. For further age relaxation, commensurate additional experience would be required.

Job Description:

- To look after all legal and recovery matters of the Company
- To formulate/vet policies/procedures/ operational guidelines regarding core business of the Company from legal perspective
- To empanel advocates for legal opinion / recovery issues
- To examine / assess the legal opinion given by panel advocate regarding enforceability of title / security
- To ascertain the flow of title to ensure validity of the same
- To handle SARFAESI cases for recovery of dues
- To attend DRT, DRAT, Consumer Forum & High Court Cases
- To guide the company in all legal matters/ litigation

Desired Profile for General and Specialized:

1. Candidates have to specify in the Bio Data form for which position they are applying (Manager or Senior Manager or Chief Manager).
2. Extensive in-depth knowledge of local housing finance market with good networking capacity with builders / developers is a must.
3. Fluency in respective regional language (read, write & speak) besides English is must. Working knowledge of Hindi will be an added advantage.
4. Early joining will be preferred.
5. For recruitment in all cadres, candidates external 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.
6. No requests for transfer would be considered for a period of 3 years.
7. Candidates terminated by any previous employers are not eligible to apply.
8. RHFL Internal candidates are not eligible to apply.

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-Word

Pay & Perquisites:

Monthly Gross Pay including Meal Card starting from Rs.48900/- per month for Manager Cadre, Rs.50600/- per month for Senior Manager Cadre and Rs.52300/- per month for Chief Manager Cadre + Variable Performance Incentive & Perquisites as per extant policy of the Company. However, experienced candidate would be compensated suitably as per market norms and Management discretion, based on prior experience and performance in the selection process.

PROBATION: 1 year (extendable based on performance)

How to Apply:

Others:

The Cadre fitment (Manager/ Senior Manager/ Chief Manager) 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/ ATTEND THE INTERVIEW:

Eligible candidates are requested to attend a **WALK-IN INTERVIEW** with all original testimonials and pay slips for the last 3 months along with 1 set of photocopy of all documents, 2 colour passport size photos, 1 KYC document and 2 sets of duly filled in Bio-data as per enclosed format at the following venue on stipulated date & time:

Date of Interview	Time	Venue
06-08-2022	9.00 AM to 12.00PM	Repco Home Finance Ltd – Borivali Branch Ground Floor, 9 Madhur Apts, T.P.S Road, Near Babhai Naka, Borivali – 400092 (Contact No: 8422990344/ 022-28982249)
06-08-2022	2.00PM to 6.00PM	Repco Home Finance Ltd – Dombivili Branch 1st Floor, Jaykul Arcade, Mandapa Road, Dombivili - 421 201 (Contact No: 9372618683/ 0251-2426787)
07-08-2022	9.00 AM to 6.00 PM	Repco Home Finance Ltd – Pune Branch Office No 203 second floor,Satyabhaama sankul, Near Modi Ganapati,CTS No.529, Narayanpeth, Pune-411030 (Contact No: 09372267110/ 020-24431956)

08-08-2022	2.00 Pm to 7.00 Pm	Repco Home Finance Ltd – Aurangabad Branch Motiwala Trade center Shop No B3 ,Ground floor, New Samarth nagar, Nirala bazar Aurangabad 431001 (Contact No: 9130084989/ 0240-2354770)
10-08-2022	9.00 AM to 1.00 PM	Repco Home Finance Ltd – Amravati Branch Plot No 666,1st floor, Satyadev Rathi Nagar, VMV college road, Amravati 444603 (Contact No: 9158509966/ 0721-2660050)

The candidates should adhere to all the necessary COVID protocol on the date of the interview.

The Company reserves the right to accept/reject any/all candidates 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 will be entertained. Bringing external influence will lead to disqualification.

For eligible candidates of Repco Group of institutions (other than RHFL), NOC from the Competent Authority has to be obtained before applying for the above position.
