

**ALL INDIA RECRUITMENT FOR ASSISTANT MANAGER, MANAGER AND SENIOR
MANAGER FOR VARIOUS LOCATIONS PAN INDIA**

POST CODE: AM/MGR/SM-ALL INDIA – SEP 2020

Position: **Assistant Manager/ Manager/ Senior Manager**

Location: **Various Locations in Gujarat, Madhya Pradesh, Maharashtra, Tamil Nadu, Karnataka, Andhra Pradesh, Telangana and Odisha.**

Profile: Overall branch operations including business sourcing and recovery.

Eligibility:

For Assistant Manager:

1. Age not exceeding 28 years as on 01-09-2020 (relaxation generally up to 30 years can be considered based on commensurate, relevant prior experience).
2. Minimum 3 years experience (for age not exceeding 28 years) **in HFCs/ Banks/ FIs in HOME LOAN.** For further age relaxation, commensurate additional experience would be required.

For Manager/ Senior Manager:

1. Age not exceeding 28 years as on 01-09-2020 (relaxation up to 40 years age can be considered based on commensurate, relevant prior experience).
2. Minimum 3 years experience (for age not exceeding 28 years) in **Housing Finance/Retail Lending /marketing of financial products (Home Loan) / branch operations in HFCs/FIs.** Exposure in housing finance is a must. For further age relaxation, commensurate additional experience would be required.
3. Extensive in-depth knowledge of local housing finance market with good networking capacity with builders / developers is a must.

Desired Profile:

1. Any Graduation (10+2+3 format) from a UGC recognized university. Post graduation & professional qualification shall be given additional weightage. Graduates from Open University will not be considered.
2. Working knowledge of Hindi besides English and any other regional language will be an added advantage.
3. The applicants shall be agreeable to work anywhere in India within the operational jurisdiction of the Company.
4. Early joining will be preferred.
5. Ready to travel extensively within connected area.

6. For recruitment in all cadres, candidates (internal-applying for lateral entry / external) 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.

Job Description:

For Assistant Manager:

1. Assist the branch in the day-to-day operations including the sourcing and processing of home loan applications, customer interaction, sanctions/disbursements/recovery 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. Maintenance of the Branch-Administrative work
5. Nature of work will include marketing/recovery activities involving extensive travel as well as other branch work
6. To ensure prompt and best client service
7. To ensure good overall housekeeping and compliance with all statutory requirements

RECOVERY:

1. All recovery operations under the guidance of Recovery Department of RHFL Corporate Office.
2. To monitor collections and manage effectively the receivables and achieve the targets set for recovery / NPA & OD (Bucket wise)
3. Timely achievement of Recovery targets of all branches under his jurisdiction and prompt reporting.
4. To ensure prompt and best client service

SALES:

1. All 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.
2. To source quality and quantity business (home loan) as per target given in conformity with the credit policy of the Company. Liaison with DSA/ DST/ Channel partners.
3. 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 for 1 year
4. To coordinate with panel valuer / advocates for effective delivery within stipulated turnaround time.

5. Timely achievement of business targets set under different parameters and make the branch a profit center.
6. To ensure effective brand building and business promotion (through various marketing and sales activities)
7. To ensure prompt and best client service
8. To ensure good overall housekeeping and compliance with all statutory requirements

For Manager/ Senior Manager:

1. To source qualitative business (home loan) as per target given in conformity with the credit policy of the Company
2. To achieve growth and hit sales targets by successfully managing the sales team.
3. Designing and implementing a strategic sales plan that expands company's customer base and ensure its strong presence.
4. 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.
5. 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)
6. To validate the genuineness of the customer by verifying his KYC and other related documents.
7. To coordinate with panel valuers / advocates for effective delivery within stipulated turnaround time.
8. 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
9. To monitor collections and manage effectively the receivables and develop collection strategies to minimize "bad debt" portfolio loss.
10. To achieve the targets set for recovery / delinquency
11. Timely achievement of business targets set under different parameters and make the branch a profit center.
12. To ensure effective brand building and business promotion (through various marketing and sales activities)
13. To ensure prompt and best client service
14. To ensure good overall housekeeping and compliance with all statutory requirements
15. To augment & maximize other income stream by Cross-Selling of Insurance products
16. The position will have 2-3 on roll employees and 1-2 off roll staff reporting to him/her.

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:

CTC Per annum starting from Rs. 4.00 lakhs (approx) for Assistant Manager and Rs. 7.00 lakhs (approx) for Manager/ Senior Manager as per Company Policy. Higher salary can be considered based on prior experience/performance in the recruitment process at the discretion of the Management.

Probation period: 1 year.

How to Apply:

Eligible candidates are requested to apply on or before 12th October, 2020 through the link provided below the notification.

The short listing 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 internal candidates of Repco Group of institutions, NOC from the Competent Authority has to be obtained before applying for the above position.
