

**BRANCH MANAGER AND BRANCH STAFF FOR KOLHAPUR AND
BORIVALI (MAHARASHTRA) - WALK-IN INTERVIEW**

POST CODE: BM/BS - MAH - NOVEMBER 2017

Position: Branch Head/Branch Staff (Clerical)

Location: Kolhapur and Borivali

Profile:

For Branch Head: To Head the Branch in all areas of branch work such as sourcing of business, operations, collections and ensuring profitability of branch.

For Branch Staff (Clerical): Overall branch operations including business sourcing and recovery.

Eligibility:

A) For Branch Head:

1. Age not exceeding 28 years as on 01-11-2017 (relaxation upto 40 years of age can be considered based on commensurate, relevant prior experience)
2. Any Graduation (10+2+3 format) from a UGC recognized university. Post graduation & professional qualification shall be given additional weightage.
3. 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. Experience of heading a branch will be preferred. For further age relaxation, commensurate additional experience would be required.
4. Extensive in-depth knowledge of local market with good networking capacity with builders / developers is a must.

B) For Branch Staff (Clerical):

1. Age not exceeding 25 years as on 01-11-2017, (maximum relaxation for 5 years will be considered with commensurate relevant experience).
2. 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.

Desired Profile:

1. Fluency in Marathi (read, write & speak) besides English and Hindi is must.
2. Early joining will be preferred.
3. 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:

A) Branch Head:

- To source quality and quantity business (home loan) as per target given in conformity with the credit policy of the Company
- 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 disbursement monitoring.
- To coordinate with panel valuers / advocates for effective delivery within stipulated turnaround time.
- To monitor collections and manage effectively the receivables and 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
- The position will have 2-3 on roll employees and 1-2 off roll staff reporting to him/her.

B) For Branch Staff (Clerical):

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 travel as well as other branch work

Key Competencies Required

- Good communication skill – verbal and written
- Negotiation skill
- Interpersonal skill, leadership qualities and team management
- Multitasking ability (as the Company does not operate through separate verticals for sourcing, operations and collections)
- Planning and organizing skill
- Target orientation
- Proficiency in MS-Word

Pay & Perquisites:

a) Branch Head:

CTC starting from Rs. 7.00 lakhs per annum (fixed + variable). However, experienced candidate would be compensated suitably as per market standard and Management discretion.

b) Clerical (on roll)

CTC starting from Rs.3.50 lakhs per annum (approx) for Executive and CTC starting from Rs. 4.00 Lakhs per annum (approx) for AM (With three years prior experience) 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 for (a) and (b): 1 year (extendable based on performance)

c) Trainee (off roll)

Starting fixed stipend would be Rs. 9500 p.m. (variable based on location and previous experience) plus Meal allowance 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.

HOW TO APPLY/ ATTEND THE INTERVIEW:

Eligible candidates are requested to attend a **WALK-IN INTERVIEW** with all original testimonials and last 3 months pay slip 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: 09-12-2017 (Saturday)

TIME: 1pm - 4pm (Candidates must register between 10 am to 12 noon)

VENUE: Repco Home Finance Limited
Office No 203 second floor,
Satyabhaama sankul,
Near Modi Ganapati,
CTS No.529, Narayanpeth,
Pune-411030. (Contact No.: 020-24431956)

The Company reserves the right to accept / reject any /all candidacy without assigning any reason or even abandon the recruitment process. The Company also reserves the right to offer suitable cadre/emoluments / place of posting 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 internal candidates of Repco Group of institutions, NOC from the Competent Authority has to be obtained before applying for the above position.
