

BRANCH MANAGER FOR VADODARA AND BHAVNAGAR
ASSISTANT MANAGER (RECOVERY) FOR AHMEDABAD (GUJARAT)
WALK-IN INTERVIEW

POST CODE: BM/AM (REC) - GUJ - JANUARY 2018

Position: **Branch Head and Asst. Manager (Recovery)**

Location: **Branch Head** - Vadodara and Bhavnagar
Asst Manager (Recovery) - Ahmedabad

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 Assistant Manager (Recovery): All recovery operations under the guidance of BM and Recovery department and will involve touring across operational areas.

Eligibility:

A) Branch Head:

1. Age not exceeding 28 years as on 01-12-2017 (relaxation generally 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 housing finance market with good networking capacity with builders / developers is a must.

B) Assistant Manager (Recovery):

1. Age not exceeding 28 years as on 01-12-2017, (relaxation generally upto 30 years of age will be considered with commensurate relevant experience).
2. Any Graduate (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.
3. Minimum 3 years relevant prior experience (for age not exceeding 28 years) will be a must, preferably in a housing finance company. Additional experience would be required for age relaxation.
4. Candidate must possess a two-wheeler with valid driving license and in-depth knowledge of local housing finance market.

Desired Profile:

1. Fluency in Gujarati (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 Assistant Manager (Recovery):

1. To coordinate with appropriate reporting officer in Recovery issues
2. To execute/ monitor collections and manage effectively the receivables and achieve the targets set for recovery / NPA
3. Timely achievement of Recovery targets assigned to him and prompt reporting.
4. It may be noted that the position will involve extensive & frequent travel on almost daily basis. It is not a desk job and most of the time the employee would be outside the office or even out of station. Depending on the recovery work, office timing might also get adjusted.
5. Assisting in any other branch work as assigned from time to time
6. To ensure prompt and best client service

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
- Target orientation

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 standards and discretion of the Management.

b) Assistant Manager (on roll)

CTC per annum starting from Rs. 4.00 lakhs (approx) 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)

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:

<u>DATE</u> :	06-01-2018 (Saturday)
<u>TIME</u> :	1 pm - 4 pm (Candidates must register between 10 am to 12 noon)
<u>VENUE</u> :	Repco Home Finance Limited No. 136 & 137, 1st Floor, Supermall Building, CG Road, Navrangpura, Ahmedabad - 380 009 (Contact No: 079-26461872 - E-mail: amd@repcohome.com)

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 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.
