

RECRUITMENT OF BRANCH MANAGER FOR AHMEDABAD, JAMNAGAR, RAJKOT AND SURAT BRANCHES IN GUJARAT

Post Code: BM-AMD/JAM/RAJ/SRT-GUJ-DEC 2020

Position: Branch Head (Cadre-Senior Manager/ Chief Manager)

Location: Ahmedabad, Jamnagar, Rajkot and Surat

Profile:

For Branch Head (Senior Manager/ Chief Manager Cadre): To Head the Branch in all areas of branch work such as sourcing of business, operations, collections/ recovery and ensuring profitability of branch, which would involve extensive travelling.

Eligibility:

For Senior Managers:

1. Age not exceeding 30 years as on 01-12-2020 (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 experience (for age not exceeding 30 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.

For Chief Managers:

1. Age not exceeding 32 years as on 01-12-2020 (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 experience (for age not exceeding 32 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.

Desired Profile:

1. Candidates have to specify in the Bio Data Form for which position they are applying (Senior Manager or Chief Manager).
2. Any Graduation (10+2+3 format) from a UGC recognized university. Post graduation & professional qualification shall be given additional weightage.

3. Extensive in-depth knowledge of local housing finance market with good networking capacity with builders / developers is a must.
4. Fluency in Gujarati (read, write & speak) besides English is must. Working knowledge of Hindi will be an added advantage.
5. Early joining will be preferred.
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.
7. No requests for transfer would be considered for a period of 3 years.

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 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 ranging between from Rs. 7-10 lakhs per annum (fixed + variable, depending on fitment based on experience, performance in the selection process). However, experienced candidate would be compensated suitably as per market norms and Management discretion.

PROBATION: 1 year (extendable based on performance)

Others:

The Cadre fitment (Senior Manager/ Chief Manager) will be done based on performance of the candidate in selection process, 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). Applications shall be sent only by post/ courier. Applications sent in any other format/ sent by any other mode will not be considered.

Applications in a sealed envelope super-scribing the **“Application for the post of BM-AMD/JAM/RAJ/SRT (as applicable)-GUJ-DECEMBER 2020”** shall be forwarded to the address as given below to reach the addressee **on or before 5 pm on January 18, 2021:**

**The General Manager (HR)
Repco Home Finance Limited
3rd Floor, Alexander Square
New No. 2/Old No. 34 & 35
Sardar Patel Road, Guindy
Chennai- 600 032**

Applications received after due date and in any other format except the prescribed bio data format or through any other mode 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 internal candidates of Repco Group of institutions, NOC from the Competent Authority has to be obtained before applying for the above position.
