

# **RECRUITMENT OF MANAGER FOR HOODI, BELLARY AND SHIMOGA BRANCHES IN KARNATAKA**

**Post Code: MGR-HDI/BEL/SHI-KAR-FEB 2022**

**Cadre: Manager**

**Position & Location: Branch Head for Hoodi, Bellary and Shimoga**

**Profile:**

**For Branch Head (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:**

1. Age not exceeding 28 years as on 01-02-2022 (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.
5. Fluency in Kannada (read, write & speak) besides English is must. Working knowledge of Hindi will be an added advantage.
6. Early joining will be preferred.
7. For recruitment in all cadres, candidates 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.
8. No requests for transfer would be considered for a period of 3 years.
9. Candidates terminated by any previous employers are not eligible to apply.

**Job Description (Branch Head):**

- 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.
- Any other work as assigned from time to time.

### **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.48000/- per month** + 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:**

Eligible candidates are requested to apply only as per the enclosed bio-data format (along with NOC if applicable and detailed CV). Applications shall be sent by post/ courier or by

mail. Applications sent without the Bio Data format/ sent by any other mode or by hand will not be considered.

Applications in a sealed envelope super-scribing the "**Application for the post of MGR-HDI/BEL/SHI - KARNATAKA - as applicable) - FEBRUARY 2022**" shall be forwarded to the address as given below to reach the addressee **on or before 5 pm on March 09, 2022:**

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| <b>By Post/ Courier to:</b><br>The Deputy General Manager (HR)<br>Repco Home Finance Limited<br>3rd Floor, Alexander Square<br>New No. 2/Old No. 34 & 35<br>Sardar Patel Road, Guindy<br>Chennai- 600 032. | <b>(or)</b> | <b>By mail to:</b><br><a href="mailto:personnel@repcohome.com">personnel@repcohome.com</a><br>(With scanned Bio Data format and detailed CV) |
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Applications received after due date and without prescribed Bio Data format or through any other mode/ by hand except by post/ courier/ mail 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 candidates of Repco Group of Institutions (other than RHFL), NOC from the Competent Authority has to be obtained before applying for the above position.*

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