



REPCO HOME FINANCE LTD

(Promoted by REPCO Bank - Govt of India Enterprises)

Corporate Office: 3rd Floor, Alexander Square,

New No: 2(Old No 34&35) Sardar Patel Road, Guindy, Chennai - 600032

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Repco Home Finance Limited (RHFL) established in the year 2000, a housing finance company (HFCs), registered with National Housing Bank and regulated by Reserve Bank of India is inviting applications for **RECRUITMENT OF MANAGER / SENIOR MANAGER for Madhya Pradesh and Kerala.**

Post Code: Manager/Senior Manager – JUNE 2024

Position: Manager/Senior Manager - CLUSTER/STATE HEAD

Location: MADHYA PRADESH/KERALA

Profile: The Cluster Head/State Head is responsible for overseeing and managing the sales and operations of housing finance products within a specific state or cluster of branches.

Eligibility:

For Managers:

1. Age not exceeding 35 years as on 01-06-2024 (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 7 years of experience (for age not exceeding 35 years) in Housing Finance/ Retail Lending/ Marketing of Financial products (Home Loan)/ branch operations in HFCs/ NBFCs/ Banks. For further age relaxation, commensurate additional experience would be required.

For Senior Managers:

1. Age not exceeding 36 years as on 01-06-2024 (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 8 years of experience (for age not exceeding 36 years) in Housing Finance/ Retail Lending/ Marketing of Financial products (Home Loan)/ branch operations in HFCs/ NBFCs/ Banks. For further age relaxation, commensurate additional experience would be required.

Desired Profile:

1. Any Graduation (10+2+3 format) from a UGC recognized university. Post-graduation & professional qualification shall be given additional weightage.
2. Presently holding a role in the cadre now equivalent to or not lower than that of Manager cadre.

3. Candidates have to specify in the Bio Data form for which position they are applying (Manager/Senior Manager) followed by the desired location.
4. Extensive in-depth knowledge of local housing finance market with good networking capacity with builders / developers is a must.
5. Fluency in respective regional language (read, write & speak) and Hindi besides English is must.
6. Early joining will be preferred.
7. For recruitment in all cadres, external candidates applying, 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. Candidates terminated by any previous employers are not eligible to apply.
9. RHFL Internal candidates are not eligible to apply.

Job Description:

- ❖ Develop and implement business strategies to achieve sales targets for housing finance products.
- ❖ Identify and explore new business opportunities within the assigned region.
- ❖ Build and maintain relationships with builders, real estate agents, and other stakeholders
- ❖ Oversee the day-to-day operations of branches within the cluster/state.
- ❖ Ensure operational efficiency and adherence to company policies and procedures.
- ❖ Monitor and improve the quality of customer service and satisfaction
- ❖ Recruit, train, and mentor branch managers and sales teams and Appointing of DSA's and connectors for achieving targets.
- ❖ Set performance goals and conduct regular performance reviews.
- ❖ Foster a positive and motivating work environment
- ❖ Ensure compliance with all regulatory and statutory requirements related to housing finance.
- ❖ Implement and monitor risk management practices.
- ❖ Address and resolve any audit findings or compliance issues promptly.
- ❖ Develop and implement strategies to enhance customer acquisition and retention.
- ❖ Address and resolve customer complaints and issues effectively.
- ❖ Ensure high levels of customer satisfaction and loyalty.
- ❖ Ensure delinquency levels to be within the prescribed norms
- ❖ Ensure desired level sourcing to achieve requisite login numbers & ensure prescribed Portfolio / credit quality.
- ❖ Need to travel to each branch - be available in the respective market and meet all vendors, gather market inputs and raise requirements and post updates to the management team

Key Competencies Required

- Target orientation
- Strong leadership and team management skills.
- Excellent communication and interpersonal abilities.
- Strategic thinking and problem-solving skills.
- In-depth knowledge of housing finance products and the real estate market in India.
- Strong understanding of regulatory requirements and risk management practices.
- Proficiency in financial management and reporting.

- Willingness to travel extensively within the assigned region.
- Proficiency in regional languages and familiarity with the local market is an advantage.
- Planning and organizing skill
- Target orientation
- Proficiency in MS-Office

Pay & Perquisites : Based on Current CTC + Attractive incentives.

PROBATION : 1 year

How to Apply:

Eligible candidates are requested to apply only as per the enclosed bio-data format (along with NOC if applicable and with detailed CV). Applications shall be sent by email/post/courier. Applications sent without the Bio Data format will not be considered.

Applications in a sealed envelope super-subscribing the “Application for RECRUITMENT OF CLUSTER/STATE HEAD - MADHYAPRADESH and KERALA - JUNE 2024 shall be forwarded to the address as given below to reach the addressee on or before 5 pm on June 30, 2024:

By Post/ Courier to:

The DGM (HR)
Repco Home Finance Limited
3rd Floor, Alexander Square
New No. 2/Old No. 34 & 35
Sardar Patel Road, Guindy
Chennai- 600 032.
Contact Number: 99622 35359

By mail to:

recruitment@repcohome.com
or (With scanned Bio Data format and detailed CV)

Applications received after due date and without prescribed Bio Data format or through any other mode/ by hand 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 candidates of Repco Group of Companies, NOC from the Competent Authority has to be obtained before applying for the above position.
