



## REPCO HOME FINANCE LTD

(Promoted by REPCO Bank - Govt of India Enterprises)

Corporate Office: 3<sup>rd</sup> 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 REGIONAL COLLECTION MANAGER (RCM) FOR VARIOUS REGIONS.**

**Post Code: Regional Collection Manager – AUGUST 2024**

**Position: CHIEF MANAGER**

**Location: Regional Office - Chennai , Bangalore, Ahmedabad, Salem, Coimbatore and Madurai**

**Profile:** To oversee and manage the collections and recovery efforts within the assigned region, ensuring the achievement of collection targets, minimizing delinquency rates, and maintaining the quality of the loan portfolio in compliance with relevant laws, including the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act.

**For Chief Managers:**

1. Any graduation(10+2+3 format) from a UGC recognized university. Post-graduation & professional qualification shall be given additional weightage.
2. Age not exceeding 38 years as on 01-08-2024 (relaxation generally up to 50 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
3. Minimum 10 years of experience (for age not exceeding 38 years) in collections and recovery in the HFCs/Banks/NBFCs. For further age relaxation, commensurate additional experience would be required.
4. Presently holding a role in the cadre now equivalent to or not lower than that of Manager / Senior Manager cadre .
5. Candidates have to specify in the Bio Data form for which position they are applying (Chief Manager) followed by the desired location.
6. Fluency in respective regional language (read, write & speak) and Hindi besides English is must.
7. Early joining will be preferred.
8. 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.
9. Candidates terminated by any previous employers are not eligible to apply.

### Job Description:

- Tracking & controlling the delinquent of accounts under all buckets.
- Initiate actions under the SARFAESI Act, including issuing demand notices, taking possession of secured assets, and selling assets to recover dues. Address and resolve customer grievances related to collections and recovery.
- Coordinate with legal and compliance teams to ensure adherence to regulatory requirements, including the SARFAESI Act.
- Set performance targets for the regional team and monitor progress towards achieving them.
- Lead, mentor and manage the branch collections team, including recovery managers across regions.
- Review account allocations and collections targets by bucket wise in the region.
- Regular follow up with the default customers through a dedicated team.
- Regular visit to customer place for collection and ensure timely recovery of dues.
- Implement corrective actions to address delinquencies and reduce non-performing assets (NPAs).
- Implement effective recovery strategies for overdue accounts, including legal actions where necessary.
- Regular follow up with delinquent customers to negotiate and facilitate repayment.
- Prepare and present regular reports on collection performance, recovery rates, and key metrics to senior management.
- Ensure compliance with all regulatory and company policies related to collections and recovery.
- Work closely with the sales, credit, and operations teams to ensure a seamless and efficient collections process.
- Coordinate with external agencies and legal advisors for recovery actions.

### Key Competencies Required

- Strong leadership and team management skills.
- Excellent communication and negotiation abilities.
- Proficiency in data analysis and reporting.
- Thorough understanding of regulatory requirements and compliance.
- Ability to work under pressure and meet deadlines.
- High ethical standards and integrity.
- Strong problem-solving skills.
- Willingness to travel extensively within the region.
- Proficiency in regional language(s) is an advantage
- Good interpersonal skills with the ability to work collaboratively with clients and team members.
- Professionalism and ethical conduct in all dealings.
- 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-scribing the “Application for RECRUITMENT – REGIONAL COLLECTION MANAGER - AUGUST 2024 shall be forwarded to the address as given below to reach the addressee on or before 5 pm on September 08th , 2024:**

**By Post/ Courier to:**

The DGM (HR)  
Repc 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

or

**By mail to:**

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

Applications received after due date and without prescribed Bio Data format 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.*

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