



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

PH: 044 42106650 HRD PH: 9962235359,7823942864

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 IN COLLECTION/ RECOVERY VERTICAL IN THE CADRE OF ASSISTANT MANAGER / SENIOR EXECUTIVE/ EXECUTIVE** for various locations in **GUJARAT, KARNATAKA, TAMILNADU, MAHARASHTRA AND HYDERABAD/TELANAGANA.**

Post Code: AM/ EXE/ SR.EXE- COLLECTION/RECOVERY- JUNE 2024

Position: Assistant Manager/ Executive/Senior Executive

Location:

1. Gujarat - Bhavnagar, Indore, Rajkot
2. Karnataka - Bannerghatta, Bellary, Electrinoc City, Hoodi, Kengeri, Mysore
3. Andhra Pradesh/Telanagana - Rajahmundry, Tenali, Trupathi.
4. Odisha - Bhubaneshwar
5. West Bengal - Kolkatta
6. Maharashtra - Panvel and Wagholi
7. Tamilnadu - Adayar, Pondicherry, Vellore, Vyasarpadi, Avinashi, Coimbatore, Kollam, Kottayam, Palani, Punalur, Saibab Colony, Sular, Thrissur, Trivandrum, Udumulpet, Dindigul, Ramanathapuram, Sivaganagai, Tuticorin, Erode, Gobichettipalayam, Hosur, Perundurai, Tiruvannamalai, Tiruchengode, Ariyalur, Mayiladuthurai, Thanjavur, Perambalur.

Profile: The Collections and Recovery Executive will be responsible for managing the collection of overdue payments and recovering bad debts for housing finance products. The role requires ensuring timely collection, minimizing delinquency, and maintaining a high level of customer satisfaction.

Eligibility:

1. Any Graduate 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.
2. Age not exceeding 25 years as on 01-06-2024 (relaxation generally up to 30 years can be considered based on commensurate, relevant prior experience).
3. Minimum 2-4 years of experience in HFCs/Banks/FIs/NBFC in Home Loan/LAP Recovery and Collections.
4. Possession of Two Wheeler with license is mandatory.
5. Fluency in regional language (read, write & speak) and English is must.
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. RHFL Internal candidates are not eligible to apply.

Job Description:

1. Contacting delinquent customers through phone calls and field visits to remind them of overdue payments.
2. Negotiate and arrange payment plans or settlements within company guidelines.
3. Implement recovery strategies for non-performing assets (NPAs).
4. Coordinate with legal and compliance teams for recovery through legal channels if necessary.
5. Maintain positive relationships with customers while managing collections and recovery processes.
6. Provide accurate information to customers about their accounts and payment options. Maintain detailed records of all collection and recovery activities.
7. Prepare and submit regular reports on collection status, recovery progress, and other relevant metrics
8. Ensure all collection and recovery activities comply with relevant laws, regulations, and company policies.
9. Stay updated with changes in financial regulations affecting collections and recovery.
10. Meet or exceed targets for collections and recovery.
11. Contribute to reducing the overall delinquency rate.

Key Competencies Required

- Knowledge of SARFAEST Act.
- Strong communication and negotiation skills.
- Ability to handle difficult conversations and maintain professionalism.
- Excellent organizational and time-management skills.
- Understanding of financial regulations and legal aspects of debt recovery in India.
- High level of integrity and ethical conduct.
- Problem-solving attitude and resilience.
- Ability to work independently as well as part of a team.
- Proficiency in using collection software, customer relationship management (CRM) systems, and Microsoft Office Suite (Word, Excel, Outlook).
- In-depth knowledge of relevant laws and regulations related to debt collection.
- Demonstrates tenacity in following up with customers and resolving issues
- Maintains ethical standards and confidentiality in all interactions.
- Strong analytical and problem-solving abilities to assess customer accounts and develop effective collection strategies.

Pay & Perquisites:

- a) **Assistant Manager / Senior Executive and Executive (on roll)** - Based on Current CTC + Attractive incentives.

PROBATION PERIOD: 1 year

Others:

The Cadre fitment (Assistant Manager/Senior Executive/ Executive) will be done based on credentials of candidate, performance in selection process and 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 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 – Collection/Recovery Vertical - June 2024** shall be forwarded to the address as given below to reach the addressee on or before **5 pm on June 15, 2024:**

By Post/ Courier to:

The Deputy 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.
Contact Number: 99622 35359

By mail to:

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

Selection Process:

- *Screening Test - For Clerical Cadre, there will be a screening test - Objective Type with multiple options covering Quantitative Aptitude, Verbal Ability, Logical Reasoning and General Awareness about financial sector.*
- *Interview - The candidates who qualify in the test shall attend the personal/webex interview on the same day.*

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.
