



## 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 CHIEF MANAGER FOR RECOVERY DEPARTMENT.**

**Post Code: RECOVERY OFFICER – OCT 2025**

**Position: CHIEF MANAGER**

**Location: Corporate Office - Chennai**

**Profile:** To oversee and manage the Recovery efforts within the assigned region, ensuring the achievement of Recovery 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 01-10-2025 (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 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. 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.

### Job Description:

- Close monitoring of NPA accounts of assigned Regions/Branches.
- Conduct frequent/Regular field visits to Branches and Borrower's locations to facilitate and expedite recovery processes, through direct discussions, Spearheading negotiation for Closures/ Regularizations /compromise settlements etc.,
- Co-ordinating with Regional Heads/RDMs, Regional Legal Managers/ Recovery Vertical Managers & other Recovery Vertical staff to accelerate SARFAESI and other legal recovery proceedings.
- Assess the accounts (case wise) and arrive at strategic plans for effecting immediate recovery & timely resolutions (viz., through SARFAESI Proceedings or Compromise settlements etc.,).
- Ensure prompt initiation of legal/SARFAESI proceedings in all NPA accounts, such as issuing Demand Notices, Possession Notices, Auction notices, taking physical possession of property, and ensuring execution through appropriate courts.
- Follow up on DRT/DRAT or any other legal proceedings related to loan accounts by coordinating with the assigned Panel Advocates and the Regional Legal Managers.
- Assisting/organising/ conducting Auctions, Marketing Activities etc for the unsold properties.
- Provide guidance and support to Branch Officials in handling complex NPA cases & ensure compliance with Internal Policies and Regulatory Guidelines related to NPAs.
- Attending to Customer Grievances and disputes pertaining to recovery.
- Any other works assigned from time to time.

### 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 – RECOVERY OFFICER - OCT 2025"** shall be forwarded to the address as given below to reach the addressee on or before 5 pm on Oct 04th , 2025:

#### **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

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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