

Job Title: State Head

Location: Uttar Pradesh

Job Description:

- Responsible for monitoring, guiding and mentoring a total team of on roll employees in various departments like sales, marketing, credit, technical & legal and Off roll employees as well.
- Responsible for Overall Growth in Business, Increasing the Asset Portfolio Size for the SHFL.
- Maintaining the assets quality with zero delinquency, overdue, Nil NPA.
- Taking New Initiatives for ways to increase business, approaching new segments, development of Product to suit the local market requirement, helps in designing specialized product for niche markets.
- Making efforts to reduce the Overall Cost of Department & Optimal Utilization of available Resources.
- Finding New Target Market for Future Growth, Increasing Assets Base and Revenue Generation.
- Managing Collections, Recovery, and Legal for Mortgage & Home Loans.
- Responsible for Portfolio Efficiency, Monitoring to bring down the numbers of 30+, 90+ and 180+.Exclusive Monitoring on Legal Matters of Mortgage & Home Loan cases.
- Representation for Sec-138 cases, arbitration, securitization, winding up petitions, taking possession of assets, and sale of Assets as per court guide lines.
- Credit underwriting of the cases Business Loan & Mortgages Loan Cluster.
- Maintaining process as per laid manual for credit and operations in business flow
- MIS Management - maintaining MISs all aspects.
- Recruitment of Manpower at the identified branches
- Training and Development of new joinees
- Reviews and presentation to Zonal Head and National Head

Required Skills:

- Graduate with good academic background.
- Need to have minimum 7 years of mortgage related business experience.
- Must possess sound knowledge of systems & Reports to be prepared.

