**Job Title:** Cluster Collection Manager (Individual Role)
**CTC:** Up to ₹10 LPA
**Industry:** Affordable Home Loans / Mortgage Loans
**Role Overview**
Individual contributor role responsible for end-to-end loan recovery at branch level, focusing on Buckets 1-3. The role requires strong field involvement, customer handling, and adherence to compliance and recovery processes.

**KRA**
- Achieve monthly collection and recovery targets for All Bucket accounts
- Control roll-forward and slippages into higher buckets
- Ensure timely resolution of overdue and delinquent cases
- Manage hard bucket cases through structured follow-ups and field visits
- Improve branch-level collection efficiency and PAR levels
- Maintain accurate daily MIS and recovery tracking
- Coordinate with legal / operations teams for escalated cases
- Ensure 100% compliance with company policies and RBI guidelines
- Maintain professional customer engagement while ensuring recovery

**Must Have**
- Minimum 2-3 years of experience in Home Loan / Affordable Housing collections
- Hands-on experience in Bucket 1-3 and hard bucket recovery
- Strong field collection exposure
- Knowledge of SARFAESI and legal recovery process
- Ability to work independently without team support
- Local market and customer demographic understanding
- Willingness for extensive field travel

**Skills**
Home Loan Collections | Affordable Housing Finance |Soft & Hard Bucket Handling | Field Collections | Customer Negotiation | Legal & SARFAESI Knowledge | MIS & Reporting | Compliance Adherence | Relationship Management

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