

Job Title | Regional Collection Manager-Home Loan (Soft Bucket)

CTC | Up to ₹18 LPA

Coverage | Saurashtra

Brief

Our client is seeking a result-driven Regional Collection Manager to lead and drive soft bucket collections in the Home Loans portfolio across Saurashtra. The role demands strong expertise in policy adherence, legal compliance, and resolution strategies while ensuring efficient management of delinquent accounts and minimizing losses. The ideal candidate will bring proven experience in managing collections teams, legal recovery processes, and working closely with agencies.

Key Result Areas (KRA)

- Manage and drive **soft bucket collections** for Home Loans in assigned geography
- Ensure **policy compliance** and legal adherence in all collection activities
- Initiate and monitor **legal actions** for chronic delinquent cases
- Handle **team management** and ensure optimal performance of recovery partners
- Achieve **monthly & quarterly collection targets** with minimal NPAs
- Support senior management with **MIS, portfolio analysis, and recovery insights**
- Build strong liaison with **legal teams, law enforcement & external agencies**

Must Have

- 5 years of relevant experience in **Soft Bucket Collections (Home Loans preferred)**
- Strong understanding of **RBI & legal guidelines** on collections and recoveries
- Proven track record in **handling secured loan collection portfolio**
- Experience in **managing multi branch portfolio and team of ACM/BCM/CO**
- Strong communication & negotiation skills for high-value settlements

Skills

Collections Strategy | Soft Bucket Recovery | Legal Recovery Mechanisms Negotiation | Settlement Handling | Litigation Follow-up Policy Adherence | Risk Management | Audit & Compliance Vendor Management | Agency Performance Monitoring | Regional Team Handling Analytical Skills | Portfolio Tracking | MIS Reporting

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