



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 FOR INSPECTION DEPARTMENT FOR VARIOUS LOCATIONS.**

Post Code: ASSISTANT MANAGER/MANAGER (INSPECTION) – JULY 2024

Position: Assistant Manager/Manager

Location: Chennai / Bangalore / Coimbatore / Salem / Trichy / Ahmedabad / Pune/ Hyderabad

Eligibility for Assistant Manager:

1. Age not exceeding 35 years as on 01-07-2024 (relaxation generally up to 5 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 5 years of experience (for age not exceeding 35 years) in Audit in HFCs/NBFs/FIs and preferably CA. Exposure in Housing finance will be preferred. For further age relaxation, commensurate additional experience would be required.

Eligibility for Manager:

1. Age not exceeding 35 years as on 01-07-2024 (relaxation generally up to 45 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 7 years of experience (for age not exceeding 35 years) in Audit in HFCs/NBFs/FIs and preferably CA. Exposure in Housing finance will be preferred. For further age relaxation, commensurate additional experience would be required.
3. Presently holding a role in the cadre now equivalent to or not lower than that of Assistant Manager (Deputy Manager) cadre.

Desired Profile:

1. Any Graduation (10+2+3 format) preferably B.COM from a UGC recognized university in regular class room course. Post-graduation & professional qualification (MBA / CA / CA INTER / CIA / CISA) shall be given additional weightage.
2. Candidates have to specify in the Bio Data form for which position they are applying (Assistant Manager/Manager) followed by the desired location.
3. Extensive in-depth knowledge of local housing finance market with good networking capacity with builders / developers is a must.
4. Fluency in respective regional language (read, write & speak) and Hindi besides English is must.

5. Early joining will be preferred.
6. 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.
7. No requests for transfer would be considered for a period of 3 years.
8. Candidates terminated by any previous employers are not eligible to apply.
9. RHFL Internal candidates are not eligible to apply.

Job Description

- Conducting periodic inspection of RHFL branches as per Inspection Policy / concurrent Audit (as the case may be)
- Scrutiny of all petty cash vouchers, maintenance of cash transactions, cash deposits with Bank accounts physical verification of closing balance of cash. A note on adequate security is maintained in cash transactions. Whether all cash transaction vouchers are supported by necessary evidences and receiver / payee has signed the cash vouchers. Overnight cash remains under the dual control as defined under company policy.
- Verification of all Bank vouchers and transactions, maintenance of bank balance as per the guidelines / circulars issued by the Corporate Office from time to time. Verifying whether Bank reconciliation has been carried out at regular intervals. Review of Bank Reconciliation Statement and statement of account provided by the Bank. Review of items pending for more than a month in the Bank Reconciliation Statement. Reviewing whether all Banks payment vouchers are supported by relevant documents. Reviewing whether no idle balances are held in the current account. Reviewing whether there are any stale cheque, which are outstanding for more than six months warranting reversal.
- Preparation of Inspection reports to competent authority.
- Post disbursement review of loans.
- Customer Relationship and Customer Grievance / Complaint Redressal
- Verification of Compliance with KYC / AML Guidelines.
- Monitoring of the process of collection of postdated cheques.
- Willingness for extensive travelling to all branches of RHFL will be mandatory.
- Prepare and present reports that clearly reflect the audit results.
- Assist to do a follow-up on audit assignments given to other auditors.
- Conduct risk assessment and also prepare risk registers for the organization or company.
- Ensure that audits are completed and closed within the stipulated timeframe.
- Working Knowledge of Risk Based Internal Audit Methodology.
- Review of compliance received from various audits.
- Follow up for submission of compliance reply
- Scheduling the Audit plan to be executed by Branch Auditors
- To verify whether the work papers has been updated in the system.
- Communicating the Audit Observation to branches and process owners
- Good Working Knowledge of MS Office such as Word, Excel, PowerPoint, etc. and Audit Management Software.

- Preparation of Board Notes along with ATR for Audit Committee or Board Meeting or Managing Committee meeting.
- Working Knowledge of Risk Based Internal Audit Methodology

Key Competencies Required

- Good communication skill - verbal and written
- Negotiation skill
- Interpersonal skill, leadership qualities and team management and Multitasking ability.
- Planning and organizing skill
- Target orientation
- Proficiency in MS-Word, MS Office such as Word, Excel, PowerPoint, etc. and Audit Management Software.
- Evaluate Internal controls of the organization or company
- Ability to do proper documentation process good record keeping ability.
- Determine the scope of Internal Audit.
- Possess high level of professionalism, integrity, and truthfulness in all dealings.
- Knowledge of legal and financial systems.
- Possession of sound independent judgement.
- Strong ability to work with people of diverse backgrounds.
- Strive to continuously develop knowledge in the sector regarding rules, regulation, best practices, techniques and performance standards.
- Participate in the meetings with different department in order to update audit findings and improve on the audit process.
- Well Versed with Risk based Internal Audit (RBIA) methodologies.

Pay & Perquisites : Negotiable based on Current CTC + Attractive incentives.

PROBATION : 1 year

Others:

The Cadre fitment (Assistant Manager/Manager) 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 OF Assistant Manager/Manager– Inspection - JULY 2024** shall be forwarded to the address as given below to reach the addressee on or before 5 pm on JULY 31, 2024:

By Post/ Courier to:

The DGM (HR)
Repc 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)

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.
