



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

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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 RISK OFFICER.**

POST CODE: CRO - AGM/DGM- DEC 2024

Position: Chief Risk Officer- Assistant General Manager/Deputy General Manager

Location: Chennai

ELIGIBILITY:

1. Age not exceeding 50 years as of 01-11-2024.
2. Minimum 10 years relevant experience in Risk Management - in HFCs/Banks/FI sector including at least 2 years as a Senior Level Executive in Risk Management Department (AGM and above for Public sector / Private Banks or Vice President and above level in Private sector companies) having adequate exposure in Banking /Financial sector with expertise in Risk Management, Risk Profiling, Risk Appetite, Quantitative Models etc. Operational experience in credit is desirable.

Qualification & Other Eligibility Criteria:

1. Bachelor degree in Finance or Economics or Commerce or Management. Preference will be given to post graduate degree or professional degree i.e. CA/ICWA/MBA/CFA.

FRM or any other recognised qualification in Risk as well as prior experience/exposure in Risk management will be preferred.

2. Should have handled risk for both secured and unsecured products.
3. Digital exposure is preferred. Should have looked at scale and complexities.
4. Fluency in English is must.
5. Extensive operation knowledge of Microsoft word/excel and data analytics.

6. Selected candidates will be full-time employee of the company and would be offered fixed tenure of 3 years as Chief Risk Officer, extendable at the discretion of the Board.
7. Candidates 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

Job Description (CRO):

- Develop and implement RHFL's enterprise-wide risk framework, risk operations, processes & systems.
- Create a holistic impact monitoring framework for the project portfolio and ensure alignment with the objectives of RHFL and the guidelines of the Board.
- Ensure that RHFL's financial, business, and operational risks are identified and that adequate controls are in place.
- Monitor RHFL's credit, market, asset/liability management, liquidity, operational risks, fraud risk and ensure compliance with risk limits.
- To implement and manage the internal credit rating framework of the organisation.
- To maintain data analytics with respect to probability of default, loss given default etc.
- Provide proactive and expert advisory on all risk matters, government regulations and regulatory policies to the stakeholders and the risk committee of the Board.
- Updating the risk management framework on a continuing basis to keep pace with any changes to the organization's risk profile and operating context.
- Assessing the adequacy of risk policies, procedures and guidelines and formulating proposals for any amendments.
- Embedding a culture of informed risk-taking through training, communication, and promotion of the organization's risk mitigation guidelines.
- Managing the implementation of all aspects of the risk function, including implementation of processes, tools, and systems to identify, assess, monitor, and report risks.
- Conducting risk assessment of business proposals and ensuring only risk approved proposals reach implementation.
- Ensuring development of processes to imbibe risk mitigation into operations, technology, products, and transactions of the organisation.
- Ensuring adherence to all risk processes and protocols by the business units.

- Liaison with government and regulatory bodies for all risk related regulations and advisory.
- Risk vetting of new product as and when introduced.
- Responsible for managing IT security and IT risk.
- Responsible for managing the reputation risk.
- Responsible for managing the internal capital adequacy assessment (ICAAP) process.
- Work with other departments within RHFL to develop risk management strategies and ensure that the company is protected against potential financial losses.
- Flag operational/market risk to the finances and develop strategies to counter / mitigate the same.
- Conduct Asset & Liability management committee monthly and implement various liquidity monitoring tools to assess and quantify the liquidity risk and to monitor Liquidity coverage ratio daily, weekly, monthly and quarterly including disclosure of the same.

**Aforementioned Job Description are only indicative not exhaustive*

Other required Competencies:

- Good communication and presentation skills – verbal and written.
- Good knowledge and grasp of HFC practices, financial markets, regulatory environment. And products at a higher level and awareness of the country regulatory framework.
- Strong analytical and problem-solving skills.
- Exceptional communication and interpersonal dispute resolution skills.
- Independent decision making.
- Must have high ethical standards, credibility and a commitment to best practices.
- Excellent leadership and team management abilities.
- Strategic thinker with a proactive and innovative approach.
- Ability to work under pressure and meet tight deadlines.

Pay and Perquisites:

CTC starting from Rs. 20 Lakhs per annum (fixed +variable). However experienced candidates would be compensated suitably as per market norms and Management discretion. Probation Period: 1 year

How to Apply:

Eligible candidates are requested to apply only as per the enclosed bio-data format by post/ courier/email along with a detailed CV (word document). Applications sent in any other format will not be considered.

- A. Applications in a sealed envelope super-scribing the “**Application for the post of CRO-AGM/DGM-CHENNAI-DEC 2024**” shall be forwarded to the address as given below to reach the addressee **on or before 5 pm on 18th December, 2024:**

**The Deputy General Manager (HR)
Repc Home Finance Limited
3rd Floor, Alexander Square
New No. 2/Old No. 34 & 35
Sardar Patel Road, Guindy,
Chennai - 600 032.**

- B. Applications can also be sent by mail (enclosing detailed CV and duly filled in bio data format) within the due date and time to recruitment@repcohome.com. The subject of the mail should be “**Application for the post of CRO - AGM/DGM - CHENNAI - DEC 2024**”. **The email should reach us before on or before 5 pm on 18th December, 2024.**

Applications received after due date and without the 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 shortlisted candidates should make their own arrangement for travel and stay. The Company reserves the right to accept/reject any/all candidates 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 will be entertained. Bringing external influence will lead to disqualification.
