

RECRUITMENT OF RISK OFFICER

POST CODE: MGR - RISK OFFICER - CO - OCT 2022

Position: **Manager**

Location: **Corporate Office, Chennai**

Profile:

For Managers (Risk Officers): To assist the CRO on creating, designing and implementing risk function that supports the strategic goals of the company.

Eligibility:

1. Age not exceeding 28 years as on 01-10-2022 (relaxation generally upto 40 years of age can be considered based on commensurate, relevant prior experience for deserving cases based on Management discretion).
2. Minimum 3 years experience (for age not exceeding 28 years) in Banking /Financial sector with operational experience in Credit, Core Banking solutions, Alternate Delivery Channels, Data Centre Management, Data Ware Housing, Big Data Analytics and expertise in Risk Management, Risk Profiling, Risk Appetite, Quantitative Models etc. For further age relaxation, commensurate additional experience would be required.

Qualification & Other Eligibility Criteria:

1. Bachelor and/ or PG degree in any of the following subjects:
 - CA/ ICWA/MBA
 - Finance or Economics
 - Statistics
 - Engineering
 - Law

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

2. Fluency in English (read, write & speak) is must. Working knowledge of Hindi shall be an added advantage.
3. Early joining will be preferred.
4. Extensive operation knowledge of Microsoft word/excel and data analytics.
5. Candidates (external) 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.
6. No requests for transfer would be considered for a period of 3 years.
7. Candidates terminated by any previous employers are not eligible to apply.
8. RHFL Internal candidates are not eligible to apply.

Job Description (Risk Officers):

- Assisting the CRO in designing and implementing the overall risk management process for the organisation, which includes an analysis of the financial impact on the company when risk occurs.
- Risk assessment: Analyzing existing risks and identifying possible risks for the company at micro and macro level including credit risk, market risk, operational risk and other risks.
- Quantification of risks by using various models.
- Risk evaluation: Evaluating the company's historical experience of risk handling, and comparing the impact of potential risks in terms of costs and legal requirements
- Determining the Risk Appetite of the Company
- Preparing risk management and requisite risk coverage budgets
- Risk reporting to various levels- Board of directors about the most significant risks to the business; Different Business Heads about risks that might affect their departments; Individual employees about their own accountability for individual risks
- Explaining the external risk posed by corporate governance to stakeholders
- Creating business continuity plans to limit risks
- Conducting policy and compliance audits, which will include liaising with internal and external auditors
- Exploring risk coverage through insurance and other means at various level activities
- Reviewing any new major external or internal policy changes
- Building risk awareness amongst staff by providing support and training with in the company
- Any other aspect related to risk.
- Any other work as assigned from time to time.

Other Areas:

- Analytical skills and an eye for detail
- Business Environment awareness and In depth knowledge of core business of the Company
- Numerical skills including usage of various models
- Planning and organisational skills
- Ability to understand broader business issues
- Communication and presentation skills

Pay & Perquisites:

Monthly Gross Pay including Meal Card starting from Rs.48000/- per month for Manager Cadre + Variable Performance Incentive & Perquisites as per extant policy of the Company. However, experienced candidate would be compensated suitably as per market norms and Management discretion, based on prior experience and performance in the selection process.

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 post/ courier. Applications sent without the Bio Data format/ sent by any other mode or by hand will not be considered.

Applications in a sealed envelope super-scribing the "**Application for the post of Manager - Risk Officer - Corporate Office - October 2022**" shall be forwarded to the address as given below to reach the addressee **on or before 5 pm on October 27, 2022:**

By Post/ Courier to:

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

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 Institutions, NOC from the Competent Authority has to be obtained before applying for the above position.
