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 OF RISK OFFICER.**

Post Code: RISK OFFICER – Sept 2026

Position: ASSISTANT MANAGER / MANAGER

Location: Corporate Office – Chennai

Profile: To assist the CRO on creating, designing and implementing risk functions that support the strategic goals of the company.

For Assistant Managers:

1. Age not exceeding 35 years as on 01-09-2026 (relaxation generally up to 40 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 in Risk Management Department of Banks/NBFC preferably in retail risk management covering Home Loans, Mortgage Loans etc. 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.

For Managers:

1. Age not exceeding 35 years as on 01-09-2026 (relaxation generally up to 42 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 in Risk Management Department of Banks/NBFC preferably in retail risk management covering Home Loans, Mortgage Loans etc. 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 Manager cadre.

Desired Profile:

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

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

2. Candidates must specify in the Bio Data form for which position they are applying (Assistant Manager/ Manager) followed by the desired location.
3. Fluency in English is must and working knowledge of Hindi is desirable
4. Extensive operation knowledge of Microsoft word/excel and data analytics.
4. Early joiners (within 30 days) will be given preference.
5. 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.
6. Candidates terminated by any previous employers are not eligible to apply.

Job Description:

Assisting the CRO in

- Ensuring adherence to the Enterprise-wide risk management process and policies for the organization, which include Credit risk, Liquidity risk, Market risk, Risk Control unit functions.
- Prepare analytical notes including Concentration risk, Migration analysis from the credit risk rated data and to place it to Top management and committees.
- Assist in preparation of Structural liquidity, Interest rate sensitivity and Dynamic Liquidity statements regularly and to appraise the Asset & Liability Management Committee at frequent intervals.
- Collecting MIS from various channels to prepare and publish risk dash boards to help the management to understand the risk profile of the various business verticals and to take corrective action.
- Assist CRO in conducting Risk Management Top Management level Committees viz CORMC, ALCO & other Risk management Committees and Board level committees and to interact with different business verticals about the various levels of risks that exist in the Organization with proper justifications and suggestions.
- Assist CRO in new product/process change management and outsourcing of financial activities including assessment of vendor risks at periodic intervals.
- Interaction with regulators, internal and external auditors as and when required.
- Building risk awareness amongst staff by providing support and training within the company.
- Any other aspect related to risk.

Other Areas:

- Analytical skills and an eye for detail
- Knowledge of retail lending products particularly in Housing finance and mortgage lending.
- Numerical skills including usage of various models
- Planning and organizational skills
- Ability to understand broader business issues
- Communication and presentation skills
- Well versed with MS Application like Excel, Word etc.

Pay & Perquisites: Based on Current CTC + Attractive incentives.

PROBATION: 1 year

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 – RISK OFFICER – SEPT 2026 shall be forwarded to the address as given below to reach the addressee on or before 5 pm on Sept 15th, 2026:**

By Post/ Courier to:		**By mail to:**
The GM (HR)	or	recruitment@repcohome.com
Repco Home Finance Limited		(With scanned Bio Data format and detailed CV)
3rd Floor, Alexander Square		
New No. 2/Old No. 34 & 35		
Sardar Patel Road, Guindy		
Chennai- 600 032.		
Contact Number: 99622 35359		

Applications received after due date and without 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 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.

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