



REPCO HOME FINANCE LTDd

(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 CHIEF MANAGER FOR CORPORATE OFFICE.**

Post Code: Chief Manager - Corporate Office - April 2024

Position: Chief Manager - Business Analytics

Location: Chennai / Tamilnadu

Eligibility:

For Chief Managers:

1. Age not exceeding 32 years as on 01-04-2024 (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 5 years of experience (for age not exceeding 32 years) in business analytics in Housing Finance/ Retail Lending/ Marketing of Financial products (Home Loan). For further age relaxation, commensurate additional experience would be required.

Desired Profile:

1. Any Graduation (10+2+3 format) preferably in Finance, Business Administration or a related field from a UGC recognized university in regular class room course. Post-graduation & professional qualification shall be given additional weightage.
2. Candidates have to specify in the Bio Data form for which position they are applying (Chief Manager).
3. Extensive in-depth knowledge of local housing finance market with good networking capacity with builders / developers is a must.
4. Fluency in regional language(read, write & speak) besides English is must. Working knowledge of Hindi will be an added advantage.
5. Early joining will be preferred.
6. For recruitment in all cadres, candidates external 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:

- Responsible for managing and developing lead generation channels.
- Analyze large datasets related to home loan applications, customer demographics, and market trends to identify patterns and insights.
- Conducting ad hoc analysis to support business initiatives and optimize loan portfolio performance.
- Developing and maintaining predictive models to assess credit risk and determine loan eligibility.
- Collaborate with cross-functional teams including sales, marketing, and risk management to develop data-driven strategies and initiatives.
- Staying up to date on industry regulations and best practices in analytics and lending.
- Analyze credit risk models and loan underwriting processes to optimize loan approval rates while managing risk exposure.
- Monitor key performance indicators (KPIs) such as loan approval rates, delinquency rates, and portfolio profitability to identify areas for improvement.
- Ensure compliance with regulatory requirements and industry best practices related to lending and data management.
- Stay updated on industry regulations, compliance requirements, and market dynamics impacting the home loan sector.
- Monitor and analyze operational efficiency metrics, recommending process improvements and automation opportunities.
- Contributing to the development and implementation of data - driven solutions to improve operational efficiency and customer experience.
- Create data visualizations and presentations to communicate insights and recommendations to internal teams and external partners.
- Strategize schemes and incentives and implement activities to ensure performance of the team and growth of the book.
- Planning and implementing changes / new initiatives / IT developments for ease of doing business.
- Prepare regular reports and dashboards summarizing loan and portfolio performance, trends and risks for senior management and stakeholders.

Key Competencies Required

- Good communication skill - verbal and written
- Strong analytical skills with the ability to interpret complex data and draw meaningful conclusions.
- Interpersonal skill, leadership qualities and team management
- Ability to prioritize tasks, manage multiple projects simultaneously, and meet deadlines in a fast-paced environment.
- Multitasking ability.
- Detail-oriented mindset with a focus on accuracy and quality in work deliverables
- Proficiency in MS - Office.

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

PROBATION: 1 year (extendable based on performance)

Others:

The Cadre fitment (Chief 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.

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/ email to personnel@repcohome.com. 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 Chief Manager - April 2024](#)" shall be forwarded to the address as given below to reach the addressee on or before 5 pm on April 18 , 2024:

By mail to:	By Post/Courier to:
recruitment@repcohome.com . (With scanned Bio Data format and detailed CV)	The Deputy 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. Contact Number: 99622 35359

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.
