



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 FINANCIAL OFFICER.**

POST CODE: CFO - DGM/GM- JUNE 2024

Position: Chief Financial Officer- Deputy General Manager / General Manager

Location: Chennai

For DEPUTY GENERAL MANAGER:

1. Age not exceeding 45 years as on 01-06-2024 (relaxation up to 7 years can be considered based on commensurate, relevant prior experience).
2. Any Graduation in 10+2+3 format through regular, classroom course from an UGC recognized university followed by ACA /ICWA and/or MBA (Finance) from an UGC /AICTE recognized institution. In case of ACA/ICWA, 10+2 through regular classroom format followed by the professional qualification is also acceptable.
3. Minimum 16 years relevant experience (for age not exceeding 45 years) preferably in Accounts and Finance and taxation matters in HFCs/ Banks/NBFCs (including minimum 2 years in the cadre of Assistant General Manager or equivalent). For further age relaxation, commensurate additional experience would be required. Experience in fund raising will be an added advantage.

For GENERAL MANAGER:

1. Age not exceeding 48 years as on 01-06-2024 (relaxation up to 7 years can be considered based on commensurate, relevant prior experience).

2. Any Graduation in 10+2+3 format through a regular, classroom course from an UGC-recognized university followed by ACA /ICWA and/or MBA (Finance) from an UGC /AICTE recognized institution. In case of ACA/ICWA, 10+2 through regular classroom format followed by the professional qualification is also acceptable.
3. Minimum 18 years relevant experience (for age not exceeding 48 years) preferably in Accounts and Finance and taxation matters in HFCs/ Banks/NBFCs (including minimum 2 years in the cadre of Deputy General Manager or equivalent). For further age relaxation, commensurate additional experience would be required. Experience in fund raising will be an added advantage.

Desired Profile:

1. Candidates have to specify in the Bio Data form for which position they are applying (Deputy General Manager/General Manager).
2. Fluency in English besides Tamil is must. Working knowledge of Hindi will be an added advantage.
3. Early joining will be preferred.
4. Should be ready to travel in case of necessity.
5. Candidates (internal-applying for lateral entry / 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.

Job Description:

1. Develop and implement financial strategies to support the company's business objectives and growth plans.
2. Provide strategic recommendations to the CEO and the Board of Directors based on financial analysis and projections, cost identification and allocation, and revenue/expense analysis.
3. Lead the budgeting, forecasting, and long-term financial planning processes.
4. Asset Liability Management and ensure a well-balanced borrowing mix.
5. Analyze financial performance against key business metrics and document pertinent financial highlights to enable management to determine progress against strategic/business plans.
6. Ensure timely and accurate preparation of financial statements, reports, and analysis in compliance with regulatory requirements and accounting standards.

7. Present financial reports to senior executives, stakeholders, and the Board of Directors.
8. Manage the company's capital structure, including debt and equity financing.
9. Maintain relationships with investors, banks, and other financial institutions to secure funding and optimize the company's capital structure.
10. Ensure compliance with all financial regulations and standards, including those set by the Reserve Bank of India (RBI) and National Housing Bank (NHB).
11. Investor Relations, Treasury, and fund management: Ensure compliance with the investment policy and regulatory requirements, and timely submission of regulatory returns.
12. Tax: Ensure proper tax planning and compliance with tax regulations including direct taxes, GST, and TDS.
13. Oversee internal and external audits and ensure adherence to statutory and regulatory requirements.
14. Streamline and automate financial processes to enhance efficiency and accuracy.
15. Implement robust financial systems, controls, and procedures.
16. Lead and mentor the finance team, fostering a culture of high performance and continuous improvement.
17. Share required data to rating agencies as and when required, submit monthly declarations.
18. Build and maintain a high-performing finance function that supports the company's strategic goals.

Responsibilities:

- Ensure efficient cash management, control over expenses, and management of accounts payable and non-loan related receivables and ensure proper control systems are in place.
- Handling the entire disbursements and collections of the company by proper follow up in the Accounts and Branches team as well as up to date bank reconciliations.
- Asset liability management and ensure a well-balanced borrowing mix.
- Develop and maintain policies, process and systems for internal controls.
- Ensure timely preparation of financial statements in compliance with relevant Accounting standards and regulatory requirements.
- Strategic planning, budgeting and reporting: Ensure preparation of strategic plans, budgets and forecasts and robust management information systems are in place.
- Deal with statutory auditors, internal auditors, tax consultants, banks, lenders, legal attorneys and regulators, as required.

- Investment, Treasury and fund management: Ensure compliance with the investment policy and regulatory requirements, timely submission of regulatory returns.
- Ensure proper tax planning and compliance with tax regulations including direct taxes, GST and TDS.
- Assist the MD & CEO in the annual budgeting and preparing Repco Home's medium to long-term business strategy.
- Develop trackers to provide key updates to MD & CEO.
- Provide actionable recommendations consistent with Company objectives to enhance shareholder value.
- Oversee long-term budgetary planning and costs management in alignment with Repco Home's strategic plan.
- Any other work as assigned by the Competent Authority from time to time

Key Competencies Required:

- In-depth knowledge of financial management, accounting, and regulatory requirements specific to the housing finance industry.
- Strong analytical and problem-solving skills.
- Excellent leadership and team management abilities.
- Exceptional communication and interpersonal skills.
- Proficiency in financial software and systems.
- Strategic thinker with a proactive and innovative approach.
- High integrity and ethical standards.
- Ability to work under pressure and meet tight deadlines.
- Strong business acumen and a deep understanding of the housing finance market.

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

How to Apply:

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

Applications in a sealed envelope super-scribing the “**Application for the post of CFO-DGM/GM-CHENNAI-JUNE 2024**” shall be forwarded to the address as given below to reach the addressee **on or before 5 pm on 13th July , 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 CFO - DGM / GM-CHENNAI - JUNE 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 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.
