

## JOB DESCRIPTION

Designation	Senior Manager
Job Role	Risk Officer
Division / Department / Function	Risks Management Department
Location	Head Office, Bengaluru
No of opening	1 (One)
Age	Not exceeding 40 years at the time of job application
Core Competencies	<ul style="list-style-type: none"> <li>• Sound knowledge about modern risk management practices in the finance sector</li> <li>• Knowledge about the working of the NBFC MFI</li> <li>• Effective verbal and writing communication skills</li> <li>• Strong commitment to inclusive growth on sound business principles</li> </ul>
Educational Qualifications	<p><u>Mandatory:</u></p> <ul style="list-style-type: none"> <li>• Professional certification in Financial Risk Management</li> <li>• Graduation</li> </ul> <p><u>Desirable:</u></p> <ul style="list-style-type: none"> <li>• Holder of Chartered Financial Analyst charter awarded by CFA Institute or</li> <li>• Designated as Chartered Accountant by the Institute of Chartered Accountants of India, or equivalent abroad or</li> <li>• Designated as a Cost and Management Accountant by the Institute of Cost Accountants of India, or equivalent abroad</li> </ul>
Experience	<ul style="list-style-type: none"> <li>• Experience with a Financial Institution with substantial exposure to Credit Risk, Market risk, Operational Risk, Liquidity Risk and Interest Rate Risk</li> <li>• Six years' experience in credit and risk management at the level of Senior Manager or equivalent above in one or more financial institution (preferably NBFC MFI) or having similar roles and responsibilities in one or more regulated lending entity</li> </ul>
CTC	Compensation shall not be a limiting factor for the right candidate and will be on case to case basis.

<p>Responsibilities</p>	<ol style="list-style-type: none"> <li>1. The Risk Officer will head the risk function and shall oversee the entire process of Risk Management of the company</li> <li>2. Responsible for review of the Risk Models, developing policies, procedures and pricing models, etc. of the company</li> <li>3. Review and approval of results of risk management processes before RMCB or Board</li> <li>4. Supervise the activities of ALM for the continual implementation of the effective liquidity risk management framework and all of its components</li> <li>5. Review and approval of Asset Liability Management Policy</li> <li>6. Review and approval of the recommendations of the ALM Cell before submission to ALCO</li> <li>7. Assess interrelationships between market risk and other risk types. To facilitate the analysis of risks and interrelationships of risks across market, credit and operational risks</li> <li>8. Responsible for keeping risk limits, industry/ product/segment/ single loan wise by setting risk appetite. Responsible for setting of loss limits for portfolios and allocation of capital based on risk return equations</li> <li>9. Responsible for stress testing of the portfolio in compliance with regulatory requirements for adjusting capital allocations by taking in account various commodity cycles and regional downturns and ensuring that stress testing and capital utilization is embedded in the decision making process</li> <li>10. Arrange for preparation of Annual Internal capital adequacy Assessment Process (ICAAP) document for the Bank and its continuous refinement</li> <li>11. Monitor large individual/ group exposures and industry wise / facility wise/ CRA rating wise exposures- with reference to RBI prudential norms and in-house substantial limits</li> <li>12. To arrange for development and periodic validation/ review of Credit Risk Assessment (CRA)/ Scoring models</li> <li>13. Ensure that line and executive management maintain an ongoing understanding of liquidity and interest rate risks and participate in related risk management activities</li> <li>14. Any other roles and responsibilities that may be designated by RMCB/MD/Board</li> <li>15. Ensure that all the reporting is done in a timely and accurate manner</li> <li>16. Ensure coordination between various functions/ departments in the Bank engaged in risk management</li> <li>17. Ensure adequate training to Bank employees on areas of Credit Risk Management through workshop, e-learning materials, induction and other ongoing training programs</li> </ol>
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