

JOB DESCRIPTION

Designation	Assistant Manager / Manager
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"> • Sound knowledge about modern risk management practices in the finance sector • Knowledge about the working of the NBFC MFI • Effective verbal and writing communication skills • Strong commitment to inclusive growth on sound business principles
Educational Qualifications	<ul style="list-style-type: none"> • Graduation
Experience	<ul style="list-style-type: none"> • Experience with a Financial Institution with substantial exposure to Credit Risk, Market risk, Operational Risk, Liquidity Risk and Interest Rate Risk • 3 years and above experience in credit and risk management in one or more financial institution 'or' having similar roles and responsibilities in one or more RBI regulated lending entity
Responsibilities	<ol style="list-style-type: none"> 1. Assist in implementing the risk management framework, policies, and procedures for the company. 2. Responsible for review of the Risk Models, developing policies procedures and pricing models, etc. of the company. 3. Conduct reviews and assist in developing risk assessment models for credit, operational, and liquidity risks. 4. Preparing the results of risk management processes for presentation to the Risk Management Committee (RMCB), ensuring accuracy and compliance. 5. Provide support for Asset Liability Management (ALM) activities, ensuring adherence to regulatory guidelines and internal policies. 6. Monitoring risk limits across industry, product, segment, and single loan, ensuring compliance with the set risk appetite. 7. Assist in the preparation and ongoing refinement of the Annual Internal Capital Adequacy Assessment Process (ICAAP) document for the Bank.

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| | <ol style="list-style-type: none">8. Support the monitoring of large individual/group exposures, industry-wise, facility-wise, and CRA rating-wise exposures in accordance with RBI norms and in-house limits.9. Aid in the development and periodic review of Credit Risk Assessment (CRA) models and scoring systems.10. 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.11. Ensure that the management team remains informed about liquidity and interest rate risks, participating in related risk management activities.12. Any other roles and responsibilities that may be designated by Risk Management Department.13. Ensure timely and accurate reporting of credit risk management activities and updates.14. Assist in facilitating communication and coordination between various departments involved in risk management. |
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