



CITIZENCREDIT Centre, CTS No. 236, Marve Road, Orlem, Malad West, Mumbai 400064

Head – Risk Management Department

Looking for candidates with:

- Proven leadership experience in Risk Management - Minimum 5 years experience in the Banking sector.
- Drive to process embedding of the risk framework throughout the business areas and to contribute to the risk and control culture of the organization through knowledge sharing and creating awareness on the importance of risk management.

Qualification

Essential- Graduate / Postgraduate Degree. Certification in Finance / Risk Management / Statistics or any related degree will be preferred.

Desirable- IIBF certification in Risk Management / Credit / Treasury / Compliance

Responsibilities include:

- Establishing and building on an integrated risk management system capable of identifying, measuring and monitoring all types of risks on an ongoing basis.
- Developing the Bank's risk appetite and building a framework in line with strategy to define and monitor risk limits at the aggregate and the granular levels.
- Reviewing and evaluating risk elements in credit proposals.
- Actual monitoring and mitigating of risks.
- Devising policies of the Department and reviewing policies / operational procedures of other departments of the Bank from a risk perspective.
- Corresponding with regulatory and other authorities e.g. RBI, SEBI, ED, SFIO, GOI, FIU, CBI.
- Preparing & circulating updated regulatory circulars / notifications /guidelines.
- Disseminating regulatory guidelines, for adherence to action-oriented timelines.
- Recognizing the potential threats to operational efficiency as well as the financial stability of the Bank.
- Overseeing funding and budgeting of risk management and mitigation projects
- Preparing and submitting monthly dashboard / reports of the Department to the Management and to the Board highlighting the high-risk areas.
- Reporting of Risk analysis.

Age: Below 48 years

Designation and Compensation:

Designation and Compensation will be commensurate with qualifications & relevant experience

Any of the above criteria may be relaxed in the case of deserving candidates, at the sole discretion of the Bank's Management

Interested candidates are requested to e-mail their latest resume at career@citizencreditbank.com by June 15, 2025 with subject – **Application for Head – Chief Risk Officer**.