

### Job Description – Risk Officer

<b>Job Title:</b>	Risk Officer
<b>Job Location:</b>	Head Office
<b>Department:</b>	Risk Department
<b>Reports to:</b>	Chief Risk Officer
<b>Grade:</b>	M2/M3
<b>Introduction</b>	Risk Officers play a crucial role in identifying, assessing and mitigating various types of risk within the organization.
<b>Job Responsibilities:</b>	<ol style="list-style-type: none"> <li>1. To identify and evaluate potential risk (i.e. risk assessment) that impact the organizations objectives, operations and financial health.</li> <li>2. To develop and implement risk mitigation strategies and actions plans to reduce or manage identified risks.</li> <li>3. To ensure that the organization complies with relevant laws, regulations and industry standards.</li> <li>4. To continuously monitor and track key risk indicators, prepare regular reports and report to CRO</li> <li>5. To assess the creditworthiness of borrowers and counterparties, establish credit limits, risk rating system, monitor loan portfolio to identify and address potential credit issues.</li> <li>6. To monitor and manage exposure to market risks such as interest rate risk, foreign exchange risk and investment risk.</li> <li>7. To identify and mitigate operational risks related to processes, system and human factors.</li> </ol>
<b>Specifications:</b>	<p>Graduate / Post graduate from recognized university. CAIIB is must. Professional certification in CRM/Certified Risk Professional / FRM/CFA will be preferred</p>
<b>Experience:</b>	Should have at least 5-10 years of Banking experience out of which minimum 3 years of relevant experience.
<b>Behavioral Characteristics:</b>	<ul style="list-style-type: none"> <li>○ Strong analytical and problem-solving skills</li> <li>○ Excellent communication skills</li> <li>○ Proficient in MS-Excel</li> <li>○ Proficient in domain knowledge.</li> <li>○ High level of inter-personal skills &amp; integrity</li> </ul>
<b>Age</b>	Below 45 years