

Vacancy Details

Post	No of vacancies	Age as on 01/04/17		Qualification	Job Profile	Post Qualification as on 01/04/17
		Min	Max			
CM-Cr	02	25 yrs.	35 yrs. (should have born between 01/04/1992 and 01/04/1982)	Graduation from any University / institute with computer literacy Preference will be given to the candidates with CA/ICWA/MBA (Finance)	<ul style="list-style-type: none"> ➤ Project appraisal, sourcing of syndication/consortium assignment, liaising with the client & Bankers. Processing of NHL /Project loan proposals and sanctioning the same within the delegated powers. ➤ Financial & Balance sheet analysis and marketing of debt as a part of syndication including branch management. Assessment of cash /funds flow management of the borrower relating to the project. ➤ Under the direction of AGM-Credit or Chief Risk Officer, facilitate and coordinate credit risk management activities covering credit risk. ➤ Develop risk assessment matrix to evaluate risk for a project in a holistic manner with specific emphasis as promoters/projects execution/Financial viability/Regulatory aspects. Assessing credit risk of various types of projects/ borrowers relating to delinquency and default. ➤ Evaluating credit risk profile of companies and structuring suitable financial solutions for project finance. ➤ Assist Chief Risk Officer in the development, implementation and maintenance of credit risk management frame works. ➤ Monitoring the performance of the loans ➤ Develop new credit policies/ credit products ,systems and procedures ➤ Any other work entrusted from time to time by the company. 	Minimum 08 yrs work experience in processing of credit proposals with any Scheduled Commercial Bank or HFC's is mandatory
CM – RM	01	25 yrs.	35 yrs. (should have born between 01/04/1992 and 01/04/1982)	Masters Degree in Mathematics/ Statistics/ Economics/ MBA (Finance)/ MBA in Banking & Finance / Post Graduate Diploma in Banking & Finance from recognized University / Institute. Candidate who has completed CAIIB / Fellow in Risk Management (FRM) will be given preference	<ul style="list-style-type: none"> ➤ Facilitate and coordinate risk management activities covering credit/operational/legal risk. ➤ Assessing credit risk of various types of borrowers relating to delinquency and default. ➤ The development, implementation and maintenance of risk management frame works. ➤ Risk assessment, which involves analysing as well as identifying, describing and estimating the risks affecting the business. ➤ Risk evaluation, which involves comparing estimated risks with criteria established by the organization such as costs, legal requirements and environmental factors, and evaluating the organizations previous handling of work. ➤ Establishing and quantifying the organizations risk appetite. ➤ Making business continuity plans to limit risks and prepare for if things go wrong. ➤ Providing support, education and training to staff to build risk awareness within the organization. ➤ Collaborate with the branch managers in developing new policies, systems and procedures. 	Minimum 8 years in Enterprise Risk Management functions with specific exposure to Credit, Market and Operational Risk functions in addition to other functions

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Manager –TFO	02	21 yrs.	28 yrs. (should have born between 01/04/1996 & 01/04/1989)	BE/ B..Tech (Civil) / B. Arch degree from a reputed university /institute with computer literacy	<ul style="list-style-type: none"> ➤ Prepare Techno –economic studies for Project loans as specified in the policy. Provide Technical Assistance and monitor the project implementation. ➤ Valuation of properties for loan sanction purpose ➤ Inspection of Building under construction, for release of loan instalment ➤ Offer technical assistance like plan, design, develop more specifically with Affordable Housing, low cost technology, energy efficient buildings and manage projects. ➤ To undertake structural inspections and compliance of NBC guidelines ➤ Scrutinize layout plans, technical specification, estimations for civil works from beginning of the project till completion. ➤ Post sanction monitoring of projects during implementation. Arrange for loan syndication 	Minimum 5 years work experience as TFO with any Scheduled Commercial Bank or HFC's mandatory
JMT	30	21yrs	28 yrs. (should have born between 01/04/1996 & 01/04/1989)	A degree of any discipline from a recognized university with professional qualification of MBA – Finance. Proficiency in data entry/computer applications is preferred	<ul style="list-style-type: none"> ➤ Handling of Credit proposals in IBS ➤ Pre sanction field visits for further disbursals ➤ Marketing of Housing Loans ➤ Executing day today accounting transactions ➤ Other work assigned by the branch manager 	Fresher or 2-3 years' experience with any Scheduled Commercial Bank or HFC's will be preferred.

NOTE: All the educational qualifications mentioned should be from a recognized University / Institution and the result should have been declared on or before 01/04/2017 for computing eligibility, stipulated for each post.

Post	Scale & Emoluments	Other benefits
CM –Cr	Rs. 40500 – 1200/9 – 51300 Gross Pay – Rs. 76570/- Overall Gross emoluments – Rs. 11 lakhs	The selected candidates are eligible for Medical Aid, Leave Fare Concession etc. and Perquisites like Conveyance, Quarters etc., depending on the place of posting shall be paid as per rules.
CM – RM	Rs. 40500 – 1200/9 – 51300 Gross pay – Rs.76570/- Overall Gross emoluments – Rs.11 lakhs	
Manager – TFO	Rs. 28000 – 1050/1 – 29050 – 1200/12 – 43450 Gross Pay – Rs. 53258/- Overall Gross emoluments – Rs. 8.75 lakhs	
JMT	Monthly compensation Rs. 25000/- + Rs.5000/- towards HRA during trainee period. On confirmation as officer, salary & emoluments : Rs.17850 – 875/10 – 26600 – 1050/2 – 28700 – 1200/5 – 34700 Gross Pay – Rs. 33287/- Overall Gross emoluments – Rs. 5.90 lakhs	On confirmation as Officer, they are eligible for perquisites like Conveyance, Quarters, etc. depending on the place of posting as per rules.

***Abbreviations**

CM (Cr) – Chief Manager Credit

CM (RM)- Chief Manger-Risk Management

Manager (TFO) – Manager-Technical Field Officer

JMT – Junior Management Trainee