



## **Recruitment of Chief Risk Officer (CRO) 2022-23**

**Last date of Receipt of Application: 15/03/2023**

A leading and reputed Housing Finance Company invites application for the post of Chief Risk Officer at its Corporate Office, Mumbai on contractual basis.

### **About Us**

We are a leading Housing Finance Company and Subsidiary of Central Bank of India, jointly promoted by NHB, HUDCO & SUUTI, for providing long term housing finance for construction/purchase of residential houses/flats, Top-up Loan, Mortgage Loan, Loan Against Property and Loan for Purchase of Commercial Property and has presence across location.

### **How to Apply**

- You are required to fill the application form along with a Demand Draft (DD) worth Rs.1000/- for General category and Rs.300/- for SC/ST/OBC category in favour of **Cent Bank Home Finance Limited and submit the application to our Corporate Office at Cent Bank Home Finance Ltd, Central Bank of India Building, MMO, 6<sup>th</sup> Floor, MG Road, Fort Flora Fountain, Hutatama Chowk, Mumbai-400023** on or before **15/03/2023**, the application form is attached at the end of this advertisement.
- Please note that this application fee is non refundable.
- You must write your name and designation applied for, on the reverse side of DD.
- You must paste your latest color passport size photograph and sign across it.
- Applications received after expiry of application date will not be considered for recruitment.

**1. Job Description (Least but not limited to)****JOB DESCRIPTION**

Position / Designation	Chief Risk Officer (CRO) - Manager
Maximum Age	45 Years on date of publishing of advertisement
Location	Mumbai
Experience	Experience of 3 years at Managerial cadre in HFCs/Banks/Financial Institutions/NBFCs/Tech Companies in Risk Management area.
Reporting Authority	Managing Director
Vacancy	One
Job Responsibilities	<p>The CRO will be responsible to –</p> <ul style="list-style-type: none"> <li>• Lead the Risk Management initiatives in the Company</li> <li>• Be an active member of the executive level RMC and provide inputs on the developments, initiatives taken under each risk stream</li> <li>• Serve as the link with all higher authorities for risk management purposes between the Board level RMC and executive level RMCs for all policy, procedures and framework sign offs, and Board for final approval</li> <li>• Approve reports of capital adequacy return and present to executive level Risk Management Committee</li> <li>• Approve vendor evaluation for model validation, data warehousing, loss database, capital calculation and presenting the reports to higher Committees and obtaining final sign off from the RMC of Board and the Board of Directors.</li> <li>• Review of performance of credit assessment models and presenting the reports to RMC</li> <li>• Reviewing and approving all reports presented by specific risk teams (such as credit, treasury, operations, IT, Compliance) from time to time.</li> <li>• Any other work assigned by Management of the Company.</li> </ul>
Qualification	<p>Graduate Degree from UGC recognized university.</p> <p>Candidates should possess/Passed Certificate/Course /Diploma /Degree In Risk Management From Any Recognized Institution In India/Abroad.</p> <p>Good understanding of Credit Risk, Market Risk, Liquidity Risk, Operational Risk and other type of Risks.</p> <p>Preference will be given for candidates having higher qualifications such as designated Chartered Accountant by the Institute of Chartered Accountant of India equivalent</p>

	<p>abroad or designated as a Cost and Management Accountant by the Institute of Cost Accountant of India or equivalent abroad or MBA with finance specialization.</p> <p>Note: Candidate having pending disciplinary action against them at the time of applying for the position or having been punished under disciplinary proceedings in last 5 years will not be considered eligible. All appointments are subject to satisfactory reference/background verification.</p>
Selection Procedure	<p>Candidates who will fulfill the eligibility criteria will be scrutinized and shortlisted by a committee comprising of HR Head, General Manager and Managing Director of the Company.</p> <p>Shortlisted candidate will be called for interview.</p> <p>It may please be noted that company is not bound to call all applicants for interview. Only shortlisted candidates will be called for selection procedure. Decision of the Company in this regard is final.</p> <p>Selection will be done through interview only.</p>
Remuneration	<p>Minimum Salary (CTC): Rs. 15 to 18 Lakh per annum.</p> <p>Annual increment as per Company Policy.</p>
Tenure	<p>Fixed for 3 years and it will be extendable further 3 years.</p>

## **2. OTHER TERMS:**

- Canvassing, in any form, will result in disqualification of candidature.
- In case of any modification in advertisement, same will be updated in website only.
- The above recruitment may be scrapped at any stage of recruitment process without assigning any reason.
- Company may conduct background checks/CIBIL check at any stage of recruitment process or after selection of the candidate. If any information declared in application/documents found to be incorrect, candidature may be rejected at any stage of selection process or employment can be terminated if candidate is selected.
- Decision of the Company in this regard is final.

### **3. SUBMISSION OF THE APPLICATION**

Eligible candidates have to submit the application in the given format (Annexure –A). Last date of submission of the application will be **15/03/2023**. No application shall be entertained beyond the stipulated date. The application super scribing “Application for the post of CRO must reach to:

**HR, Corporate Office at Cent Bank Home Finance Ltd, Corporate Office, Central Bank of India Building, MMO, 6<sup>th</sup> Floor, MG Road, Fort Flora Fountain, Hutatama Chowk, Mumbai-400001**

### **4. APPLICATION FEE**

A non refundable application fee for Rs.1000/- for Un-reserved/ (General)/ OBC and Rs.300/- for SC/ST/PWD/EWS candidates payable by way of Demand Draft drawn on any Nationalized /Scheduled Bank favouring “Cent Bank Home Finance Limited” payable at Mumbai. The candidate must write his/her full name/post applied for on the reverse of the Demand Draft.

### **5. DOCUMENTS TO BE ATTACHED ALONGWITH APPLICATION**

**The following documents self attested photocopy to be attached along with application form.**

- i. Proof of Date of Birth [Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB]
- ii. Photo Identity Proof.
- iii. Individual Semester/ Year wise Mark sheets & certificate for educational qualifications including the final degree /diploma certificate, Proper Document from Board/University for having declared the result on or before **28.02.2023** has to be submitted.
- iv. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC / ST/ OBC category candidates.
- v. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for [issued within one year as on date of advertisement]. **Caste Name mentioned in certificate should tally letter by letter with Central Government list/ notification.**
- vi. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.
- vii. Candidates serving in Government / quasi govt. offices/ Public Sector Undertakings [including Nationalized Banks and Financial Institutions]are **required to produce a “No Objection Certificate” from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.**
- viii. **Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter [whenever applicable],etc.**
- ix. Any other relevant documents in support of eligibility.

**Note: Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.**

**GENERAL INSTRUCTIONS**

1. Before filling the application form, the candidates must ensure that they fulfill all the eligibility criteria with respect to educational qualifications, work experience etc. In case it is observed at any stage of recruitment that a candidate does not fulfill any of the eligibility criteria, and /or that he/she has furnished any incorrect/false information or has suppressed any material fact(s), his/ her candidature will be automatically cancelled. If any of the above shortcoming is/are detected even after appointment, his/her services are liable to be terminated without any notice.
2. Candidate must be a citizen of India.
3. The Management reserves the right to fill or not to fill the above advertised position without assigning any reason thereof.
4. Mere submission of application against the advertisement and apparently fulfilling the criterion as prescribed in the advertisement would not bestow on him/her right to be called for the interview.  
Candidates serving in Government / Public Sector Undertaking (including Banks) should send their application through proper channel and produce a No Objection Certificate from their present employer at the time of interview in the absence of which their candidature may not be considered.
5. Any resulting dispute out of this advertisement shall be subject to the sole jurisdiction of courts at Mumbai.
6. Appointment of selected candidates will be subject to his/her being declared medically fit, satisfactory reports from his/her previous employer and referees. Further, such appointment shall also be subject to Service and Conduct Rules of the Company.

**( Manager HR)**



**Annexure-A**

**APPLICATION FOR THE POST OF CHIEF RISK OFFICER IN  
CENT BANK HOME FINANCE LIMITED**

**HR Department  
Cent Bank Home Finance Limited  
Corporate Office  
Central Bank of India Building  
MMO, 6<sup>th</sup> Floor, MG Road, Fort  
Flora Fountain, Hutatama  
Chowk,  
Mumbai-400023**

Paste Passport  
Size Photograph

Please sign  
across the  
Photograph

With reference to your advertisement on Company's website dated \_\_\_\_\_, I submit my application in prescribed format.

**Post applied for** \_\_\_\_\_.

**(TO BE FILLED IN CAPITAL LETTERS ONLY)**

1. NAME: \_\_\_\_\_

2. ADDRESS FOR CORRESPONDENCE:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. CATEGORY: GEN / SC / ST / OBC/EWS

4. IF PERSON WITH DISABILITY : YES / NO

TYPE OF DISABILITY: \_\_\_\_\_ Percentage of Disability \_\_\_\_\_

5. DATE OF BIRTH (As per School Leaving Certificate)

Age in completed years as on **28/02/2023**  
\_\_\_Yr. & \_\_\_Months.

D	D	M	M	Y	Y

6. Details of Non-refundable Application Fee:

Demand Draft No. \_\_\_\_\_ Amount Rs. \_\_\_\_\_

Issuing Date \_\_\_\_\_ Issuing Bank and Branch Dated \_\_\_\_\_

7 Contact Details:

MOBILE No. \_\_\_\_\_

LANDLINE No. \_\_\_\_\_

E-MAIL ID : \_\_\_\_\_

8. GENDER: Male /Female

9. NATIONALITY : \_\_\_\_\_

10. RELIGION: \_\_\_\_\_

11. MARTIAL STATUS: \_\_\_\_\_

12. FATHER's/HUSBAND/'s NAME: \_\_\_\_\_

13. PERMANENT ADDRESS: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

14. EDUCATIONAL QUALIFIACATIONS:

Qualification	Board/University	Year of Passing	% Age of Marks	Subject

15. EXPERIENCE :Total Experience \_\_\_\_\_YY \_\_\_\_\_MM

S. No.	Name of Company	Designation	Duration (In Years & Months)	Key Responsibilities	Achievements

--	--	--	--	--	--



16. DETAILS OF PRESENT EMPLOYMENT and ASSIGNMENTS:

(a) Organisation :

---

---

(b) Full Address:

---

---

---

---

Date since in present employment: From \_\_\_\_\_ to \_\_\_\_\_

(c) Position:

---

---

(d) Reporting to:

---

---

(e) Assignment:

---

17. Present Responsibility:

---

---

---

---

---

---

Name and addresses of two references :

1 \_\_\_\_\_ 2) \_\_\_\_\_

**DECLARATION**

I hereby declare that the particulars furnished above are true and correct to the best of knowledge and belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the relative advertisement, my candidature/appointment for the said post is liable to be cancelled/terminated at any stage and if appointed, my service are liable to be terminated. I am willing to serve anywhere in India. I agree that Company has right to transfer me to any part of the country at its discretion.

I hereby agree that any legal proceedings in respect of any matter of claims or disputes arising out of this application and/or out of said advertisement can be instituted by me only at Mumbai and Courts/tribunals/Forums at Mumbai undertake to abide by all the terms and conditions mentioned in the advertisement displayed on Company's website dated **28/02/2023**.

**(SIGNATURE OF APPLICANT)**

Place: \_\_\_\_\_

Date: \_\_\_\_\_

Enclosures:

- 1.
- 2.
- 3.
- 4.