

<b><u>Job Description – Head of Risk</u></b>	
<b>Position</b>	<b>Head-Risk</b>
<b>Position Purpose</b>	As the Head of Risk Management, the individual is accountable for strategizing and leading business analysis, risk modelling, and loss prevention initiatives. They are responsible for managing and supervising all aspects of the organization's risk management function.
<b>Role &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Assesses potential risks to the financial stability and reputation of the company.</li> <li>• Leads the development and implementation of business continuity policies, contingency plans, and site testing for all units.</li> <li>• Creates and oversees the implementation of various policies, including Fraud Management, Risk Framework, QA Audit, and RCSA.</li> <li>• Manages and coordinates multiple governance committees.</li> <li>• Drive and implement best in class / latest risk monitoring tools and automate risk management framework.</li> <li>• Develops risk scorecards for the organization, report on periodic basis to MD and CEO.</li> <li>• Conducts risk assessments, analysing and estimating the risks affecting the business.</li> <li>• Detects potential threats to operational efficiency, such as underperforming resources, personnel liabilities, property inefficiencies, and safety risks.</li> <li>• Establishes and implements a risk framework in the organization,</li> <li>• Identifies improvement opportunities and develops appropriate action plans for containing and mitigating risk.</li> <li>• Develops dashboards, early warning signals, and risk limit frameworks to monitor portfolio risk.</li> <li>• Interacts with personnel at all levels, including internal audit, external, and business unit across the organization.</li> <li>• Expertise in detecting fraud and conducting forensic audits for financial-related matters with detailed analysis.</li> </ul>
<b>Job Specific skills</b>	<ul style="list-style-type: none"> <li>• Should have expertise in risk analysis, database management, risk metrics, and mitigants.</li> <li>• Thorough knowledge of legal requirements and compliance regulations is essential.</li> <li>• Requires a problem-solving mindset and collaborative approach.</li> <li>• Proficient in risk management, auditing techniques, and accounting standards and principles.</li> <li>• Must have familiarity with latest risk tools and drive implementation of digital risk frameworks.</li> </ul>

<b>Work Experience</b>	<ul style="list-style-type: none"> <li>• Has over 18 years of experience in Risk Management and Governance related to QA, Audit, and RCSA in Bank/NBFC/Shared Services environments.</li> <li>• Experienced in developing processes, implementing them, and creating content.</li> <li>• Provides oversight over governance, risk, and control arrangements in financial operations.</li> <li>• Demonstrates excellent communication skills (both verbal and written) and presentation skills, particularly in delivering clear messages to the relevant business area.</li> <li>• Displays a strong technical knowledge and an ability to translate it into practical solutions for the organization.</li> <li>• Exhibits strong exposure to automation and digitization in risk management frameworks.</li> </ul>
<b>Educational Qualification</b>	<ul style="list-style-type: none"> <li>• Postgraduate (Preferably MBA in Risk Management/ certification in risk Management)</li> </ul>
<b>Minimum Experience</b>	<ul style="list-style-type: none"> <li>• 18 plus years' experience in Risk &amp; Policy in Banks/NBFC/Shared Services Ltd.</li> </ul>
<b>CTC offered</b>	<ul style="list-style-type: none"> <li>• Best in the Industry</li> </ul>
<b>Location of posting</b>	<ul style="list-style-type: none"> <li>• GIFT City, Gandhinagar.</li> </ul>