



Recruitment of Chief Risk Officer (CRO) in Cent Bank Home Finance Limited - 2022-23

Last date of Receipt of Application: 29/03/2022

A leading and reputed Housing Finance Company invites application for recruitment of Chief Risk Officer at its Corporate Office, Mumbai.

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 /OBC category and Rs. 250/- for SC/ST/ PWD/EWS category in favour of **Cent Bank Home Finance Limited and submit the application to our Corporate Office at Cent Bank Home Finance Ltd, Corporate Office, Central Bank of India Building, MMO, 6th Floor, MG Road, Fort Flora Fountain, Hutatama Chowk, Mumbai-400001** on or before 29/03/2022, 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 colour 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 5 Years relaxation for SC/ST candidates 3 Years for OBC Candidates
Location	Mumbai
Experience	Overall experience of 7 years in HFCs/ Banks/ FIs /NBFCs with minimum experience of 3 years in Risk Management area. Desirable: 1. Experience in credit appraisal in a HFC or a bank.
Reporting Authority	Managing Director
Vacancy	One
Job Responsibilities	The CRO will be responsible to – <ul style="list-style-type: none"> • Lead the Risk Management initiatives in the Company • Be an active member of the executive level RMC and provide inputs on the developments, initiatives taken under each risk stream • 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 • Approve reports of capital adequacy return and present to executive level Risk Management Committee • 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. • Review of performance of credit assessment models and presenting the reports to RMC • Reviewing and approving all reports presented by specific risk teams (such as credit, treasury, operations, IT, Compliance) from time to time. • Any other work assigned by Management of the Company.
Qualification	Graduate Degree from UGC recognized university in regular classroom course.

	<p>Candidate should possess professional certification in Financial Risk Management from Global Association of Risk Professionals or Professional Risk Management Certification from PRMIA Institute.</p> <p>Good understanding of Credit Risk, Market Risk, Liquidity Risk, Operational Risk and other type of Risks.</p> <p>Desirable:</p> <ol style="list-style-type: none"> 1. CAIIB examination of IIB or the equivalent examination; 2. MBA with finance specialization. 3. Holder of Chartered Financial Analyst awarded by CFA Institute or a designated Chartered Accountant by the Institute of Chartered Accountant of India or equivalent abroad or designated as a Cost and Management Accountant by the Institute of Cost Accountant of India or equivalent abroad. <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 by Interview Committee appointed by the Board as under:</p> <p>“A committee comprising of Managing Director, two directors on the Board of the Company, one senior official in the rank of General Manager and above, of Central Bank of India and any reputed professional and an officer of rank Chief Manager and above representing the interest of SC/ST/OBC/.”</p>



Remuneration	Minimum Salary (CTC): Rs.12 Lakh per annum. Annual increment as per Company Policy.
Probation period	6 Months as per Company Policy.

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 29/03/2022. No application shall be entertained beyond the stipulated date. The application super scribing “Application for the post of CRO must reach to:

HR Head, Corporate Office at Cent Bank Home Finance Ltd, Corporate Office, Central Bank of India Building, MMO, 6th 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.250/- 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 Bhopal. The candidate must write his/her full name/post applied for on the reverse of the Demand Draft.



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.



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, 6th Floor, MG Road,
Fort Flora Fountain,
Hutatama Chowk,
Mumbai-400001**

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 29/03/2022:
 ___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 _____.

(SIGNATURE OF APPLICANT)

Place : _____

Date : _____

Enclosures :

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