



The Zoroastrian Co-operative Bank Limited
(Multi-State Scheduled Bank)
The Bank that is Big on Tradition & Trust

JOB PROFILE OF RISK HEAD

QUALIFICATION	:	Graduate Candidates with Banking certifications like JAIB and CAIB will be given preference.
WORK EXPERIENCE	:	Banking experience of 10 years of which minimum 3 years should be in the Risk Department.
CTC	:	As per industry standards on the basis of experience and banking knowledge.
JOB PROFILE	:	<ul style="list-style-type: none"> • The candidate will be responsible for Identifying, Measuring and Suggesting Risk Mitigants for various types of Risks • Preparation of Risk Notes on credit proposal for New Borrowers, Annual Review, mid-term Enhancements / Modifications / Restructuring, etc. to be placed before the Board / Credit Committee as per the delegated authority. • Reading of the credit agenda and ensuring it is being placed before the appropriate authority, is suitably classified (industry, sub-industry, purpose), up-to-date valuation of property is done, it is within Bank's Loan Policy, it is in line with pre-approved Scheme, if any applicable, and ascertaining whether existing and new RBI guidelines are adhered to and ongoing Government Policies complied with. • Go through the party file for reference to latest correspondence / developments and also refer to the Annual Reports. • Scrutinize Statement of Accounts (in case of existing Borrowers) to ascertain whether operations are in line with sanction terms, and there is no diversion of funds. • Co-ordinate with the Centralised Documentation Monitoring Department for checking out on certain documentation, computation of Drawing Power etc. • To research on the Industry and Market scenario pertaining to the proposal along with updates thereon through constantly keeping up with the news. • Scrutinize the Balance Sheet and give comments thereon from the risk perspective. • Verify the Internal Scoring Chart as prepared by the Credit Dept. and make suitable changes wherever

		<p>required on account of additional information gathered by the Risk Dept.</p> <ul style="list-style-type: none">• List out the Strengths as also the Weaknesses / Risk perceived in the proposal, and give suggestions for mitigating its negative impact against Bank's interest.• Preparation of the Watch list comprising of notes on weak accounts, highlighting the adverse features that may have surfaced in the accounts, for information / close monitoring and timely action to prevent them from slipping into NPAs. This Watchlist is prepared twice a year as on 31st March and 30th September respectively. Such accounts are identified from Annual Reviews, other mid-term credit proposals, Stock Audit and other Inspection Reports, and scrutiny of monthly Statements of Excesses and Overdues, keeping in mind RBI's Early Warning Signals.
<p>Interested candidates eligible for the above positions may apply by 31st March, 2023 and upload their CVs on bankjobs@zbl.in.</p>		