

# HDFC BANK

The HDFC Bank is looking for a competent, dynamic and results oriented individual with a proven track record to fill the following position.

## RISK OFFICER

The potential Risk Officer is to be developed and elevated to the position of Chief Risk Officer (CRO) as part of Bank's succession planning. The role of Risk Officer is to manage the function as a second line of defense by contributing to the oversight and execution of a wide range of risks as well as for the implementation of the Bank's risk strategy.

The position will involve working with individuals across all levels (from senior executives to junior team members) across the organization, and thus, strong stakeholder management and relationship building will be critical. In specific instances, the Risk Officer will also work with external consultants.

The Risk Officer will report to the CRO or directly to the Integrated Risk Management Committee (IRMC) and also will deputise for the CRO in his absence

### 1. Primary Responsibilities

#### *Framework development, implementation and maintenance*

- Establish, maintain and reinforce the Bank's integrated risk management framework and architecture to mitigate the overall risk position and improving risk profile of the Bank.
- Collaborating closely with the IRMC to plan, design and implement the HDFC's risk management framework.
- Design, formulate and articulate coherent risk appetites/ tolerance, risk models to accommodate for identifying, assessing or analyzing different types of existing and emerging risks.
- Keeping abreast of the relative directives, regulations, technical standards, and other rules governing the development banks and ensuring their on-going maintenance and implementation.
- Ensures Bank's overall risk strategies, policies, procedures and commensurate with regulator's guidelines.
- Ensures market surveillance to evaluate developments in economics, asset classes, sectors and industries that may impact the risk profile of the portfolios

#### *Data management and integrity*

- Responsible for identifying, assessing, managing and reporting risk of possible financial and non-financial losses and advice senior management and IRMC.
- Risk assessment, which involves analyzing risks internally and externally as well as identifying, describing and estimating the risks affecting the business. In particular, having a good knowledge of credit principles with a focus on analytical skills and problem-solving is essential.
- Risk evaluation, which involves comparing estimated risks with criteria established by the HDFC.
- Presenting risk dashboards to the Integrated Risk Management Committee (IRMC) on a regular basis and/or as required.
- Carrying out planned and ad hoc risk audits to ensure that procedures are kept relevant and the necessary controls are in place to limit risk of excessive risk taking and/or abuse.

#### *Communication and management*

- Participate in general management functions, including the risk committee (IRMC) and the management meetings as may be necessary.
- Effectively communicate the risk exposures and maintain relationships with senior management.
- Actively interfacing with senior personnel and other units/departments to ensure a smooth and optimum development, implementation, and on-going maintenance of the enterprise risk management framework into the Bank's culture.
- Providing support and training to staff to build risk awareness within the Bank.
- Provide technical advice to decision makers and committees on relevant risk-related matters.

### 2. Candidate profile and experience required

#### *Qualifications required*

- A Bachelor's Degree in Finance, Accounting, Business Administration, Economics, Statistics or relevant qualifications from a recognized University **and** A Passed Finalist of the Institute of Chartered Accountants of Sri Lanka (ICASL)/Chartered Institute of Management Accountants (CIMA-UK)/Chartered Certified Accountants (ACCA) or equivalent accounting bodies/Member of Institute of Bankers of Sri Lanka (IBSL).

#### **OR**

A Member of the Institute of Chartered Accountants of Sri Lanka (ICASL), or Chartered Institute of Management Accountants (CIMA-UK), or Chartered Certified Accountants (ACCA) or equivalent accounting bodies.

- Qualification in Banking, Risk or other relevant field of study would be an added advantage.
- Possession of a post-graduate degree in a discipline relevant to the role and/or recognized qualification(s) in Risk Management will be considered an asset.

#### *Eligibility*

- Minimum 8 years' experience out of which 3 years in a Managerial position in Risk Management in a recognized financial institution.
- Sound knowledge on SLAS/IFRS accounting standards, BASEL guidelines, CBSL regulatory risk management requirements and extensive experience in risk management framework and implementation.
- Candidate should be assertive and self-confident to carry out the responsibilities within the risk management function.
- Age Limit - Below 50 years

#### **Soft skills**

- Ability to multi-task, meet strict deadlines and produce high quality work.
- Excellent written and verbal communication skills.
- Strong communication and interpersonal skills.
- Excellent financial analytical skills with advanced Microsoft Excel.
- Ability to listen actively and to work on one's initiative as necessary.
- Fluency in financial industry practices and professional standards.

### 3. Terms & conditions relating to position

This position will be subjected to a probationary period of one year and confirmation in the post will be based on the satisfactory performance. Shortlisted applicants based on the stipulated qualifications and experience will be called for an interview.

An attractive remuneration package awaits the right candidate.

## APPLICATION PROCEDURE

Applications with two non-related referees, should be sent to [careers@hdfc.lk](mailto:careers@hdfc.lk) to reach the undersigned on or **before 21st September 2022**. It is required to indicate the position applied in the subject line of the e-mail.

**Assistant General Manager - HRM**  
**HDFC Bank of Sri Lanka**  
**Sir Chittampalam A. Gardiner Mawatha,**  
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