

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम <i>एक परिवार एक बैंक</i></p>	<p>मानव संसाधन विकास विभाग HUMAN RESOURCES MGT DEPTT. प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5 टेलीफोन/TELE : 020-25514501-12, 25532752 ई-मेलE-mail: bomcoper@mahabank.co.in</p>	 <p>एक कदम स्वच्छता की ओर 'स्वच्छता अभियान' की सफलता हेतु हम प्रतिबद्ध हैं</p>
--	--	---

RECRUITMENT OF CHIEF RISK OFFICER, IN THE RANK OF GENERAL MANAGER & MARKET RISK OFFICER IN SCALE- III OR IV APPOINTMENT - 2017-18

NOTIFICATION

BANK OF MAHARASHTRA, Leading Listed Public Sector Bank with Head Office in Pune and all India network invites ON-LINE Applications, from candidates for appointment of **CHIEF RISK OFFICER IN TEGS-VII (GENERAL MANAGER) AND MARKET RISK OFFICER IN SCALE – III OR IV.**

Bank of Maharashtra, with a network of more than 1850 branches in India enjoys the presence in all states and 4 Union Territories. The total business of the Bank is over Rs. 2, 30,000 Crores. The Bank is committed to augmenting stakeholder value through concern, care and competence. The Bank believes that its manpower, process and mechanism are the key drivers for delivering customer service. The Bank firmly believes that its Human Resources are the most valuable asset and the HR Mission of the Bank is "Creating Competence and Passion for Business Excellence".

We are looking for talented individuals with winning attitude to be partners in the growth journey of the Bank through shouldering responsibility, as CHIEF RISK OFFICER AND MARKET RISK OFFICER.

Details of the Posts and Reservation:

Post	Age ** (Years) Min- Max	No of Vacancies					Total	Of which PWD		
		SC	ST	OBC	UR	VH		HH	OH	
Chief Risk Officer (TEGS-VII) – General Manager	45 – 55	0	0	0	1	1	-	-	-	
Market Risk Officer Scale- III or IV	30 – 45	0	0	0	2	2	-	-	-	
Total		0	0	0	3	3	-	-	-	

** Age relaxation for reserved candidates is applicable as per Govt. guidelines.

Abbreviations Stands for –

SC – Scheduled Caste, ST – Scheduled Tribe, OBC – Other Backward Classes, UR – Un reserved, PWD-Persons With Disability, VH- Visual Impaired, HH- Hearing Impaired, OH- Orthopaedically Impaired.

Note:

- a) The above number of vacancies are provisional and may vary according to actual requirement of

the Bank, subject to availability of suitable candidates.

- b) The selected candidates will be posted anywhere in India, depending on the requirement of the Bank.
- c) **Bank will decide to consider the selected candidate in scale – III or Scale- IV based on the suitability and experience in the respective field.**

(I) Chief Risk Officer (TEGS-VII): (No. of Post – 1)

(A) Eligibility Criteria :

(i) Age: The applicant should be 45 to 55 years of age, as on 31.12.2017

(ii) Qualifications:

He /she should be graduate in Finance, Accounts, Statistics , Economics with post-graduation in same discipline or MBA. However preference shall be given to additional professional qualifications like FRM/CFA/CA/ICWA.

(iii) Experience :

Minimum 20 years of experience with a Bank (India or Abroad) / Financial Institution of which minimum 5 years with substantial exposure to Credit Risk, Market Risk, Operational Risk & Regulatory Risk. Exposure to Analytics, Reputational Risk, Information Security Risk and Enterprise Risk will be added advantage.

(B) Job Responsibilities :

- a) Focus on creating, designing and implementing a risk function that supports the strategic goals of the Bank.
- b) Setting the vision and strategy of the Enterprise Risk function working in conjunction with Top Management/Zonal Heads of the Bank.
- c) Developing, managing and refining qualitative and quantitative risk reporting which meets the needs of the Credit Risk Management Committee, Operational Risk Management Committee, Market Risk Management Committee, Asset Liability Committee, Risk Management Committee and Board of Directors in order to support effective decision making.
- d) Build a robust risk management framework and architecture for the Bank bringing together a number of teams (operational risk, credit risk, interest rate risk, market risk, stress testing, modeling and analytics) and managing the enterprise wide risk.
- e) Building and leading a highly collaborative and proactive risk function that is able to navigate the increasingly complex business and regulatory environment that the Bank operates in.
- f) Ensuring a system wide view and understanding of the combined risks of their business and their inter-relationships.
- g) Formulating and articulating a coherent risk appetite and infrastructure. Embedding a positive culture of confident and informed risk taking through training, communication and promotion of the agreed risk framework.

- h) Responsible for compiling, assessing and reporting risk information to the top management and the Board.

(C) Remuneration for the Post :

- a) Selected Candidate will draw a starting basic pay of Rs. 76520/- pm. In the scale of Rs.76520/- – 2120 [4] – Rs.85000 applicable for the post of General Manager in TEGS-VII.
- b) The selected candidate will also be eligible for Dearness Allowance, House Allowance, Special Allowance and Local Compensatory Allowance and JAIIB / CAIB Allowance as per rules in force from time to time.
- c) The Gross monthly emoluments for the post will be Rs.136520/- [approx.]
- d) The selected candidate will also be eligible for the perquisites as applicable to the post of General Manager.
- e) The selected candidate will be eligible for superannuation benefits as per applicable rules.
- f) The candidate selected will be governed by Bank of Maharashtra Officer Service Regulations, 1979.
- g) Initial appointment will be on probation for a period of one year. At Bank's discretion, the probationary period may be extended by one year, if necessary.

2] Terms / Service conditions for CRO:

- a) Selected Candidate will draw a starting basic pay of Rs. 76520/- p.m. (which is subject to revision) as applicable for the post of General Manager in TEGS-VII.
- b) The selected candidate will also be eligible for Dearness Allowance, House Allowance, Special Allowance and Local Compensatory Allowance and JAIIB / CAIB Allowance as per rules in force from time to time.
- c) The selected candidate will also be eligible for the perquisites as applicable to the post of General Manager.
- d) The selected candidate will be eligible for superannuation benefits as per applicable rules as modified from time to time.
- e) The candidate selected will be governed by Bank of Maharashtra Officers Service Regulations, 1979.
- f) Initial appointment will be on probation for a period of one year. At Bank's discretion, the probationary period may be extended by one year, if necessary.
- g) The appointment will be governed by "Bank of Maharashtra Officer Employees' (Conduct) Regulations, 1976".
- h) Place of posting: The position / place of posting of candidate will ordinarily be at Head Office, Pune. However, the Bank reserves right to post the selected candidate as per business requirement.
- i) Reporting Authority: The CRO will directly report to Managing Director & CEO / Executive Director.

(II) Market Risk Officers (SMGS – III OR IV) - (No. of Posts – 2):

Particulars	Scale III	Scale IV
Age **	30 to 45 years	30 to 45 years
Qualification	Graduate in any discipline AND MBA (Banking / Finance) or CA / ICWA. A certification course on Risk Mgmt / Financial Risk Management / Treasury Mgmt. shall carry due weightage.	Graduate in any discipline AND MBA (Banking / Finance) or CA / ICWA. A certification course on Risk Mgmt / Financial Risk Management / Treasury Mgmt. shall carry due weightage.
Experience	Minimum 3 years in Risk Mgmt Deptt. of PSBs.	Minimum 5 years in Risk Mgmt Deptt. of PSBs
Job Profile	<ul style="list-style-type: none">➤ Implementation of guidelines of the Reserve Bank of India on Liquidity Risk, Interest Rate Risk, LCR, NFSR and related areas/ risk.➤ Developing stress test scenarios, preparing Stress Test Reports for Liquidity, Interest Rate, Forex Risks and scenario stress tests for placing before Top Management, Committees/Board.➤ Review of Base Rate/MCLR.➤ Preparation of Structural Liquidity and Interest Rate Sensitivity LCR etc.➤ Undertaking behavioral / variance analysis for ALM, Adoption of Modified Duration Approach for ALM. Prepare, develop and maintain models for market risk, forex-Risk. Undertaking any other studies as per requirement.➤ Undertaking various analyses pertaining to Market Risk/ALCO as per requirements and preparation of notes/policies for Top Management, Committees, Board and Regulators. Proficiency with usage of MS Excel, MS PowerPoint, MS Word.	

** Age relaxation for reserved candidates is applicable as per Govt. guidelines.

A- Probation and Service Bond:

Scale	Probation Period	Bond	
		Amount in Rs.	Minimum Service Period
MMGS-III & SMGS IV	24 Months	2 .00 Lakh	2 years

The selected candidate will be on probation for a period of 24 months (Two Years of active service) from the date of his/ her joining the Bank. There is a mandatory provision of executing a Service Bond by selected candidate.

B- Scale of Pay (Basic Pay) :

Scale – III - 42020 – 1310/5 – 48570 – 1460/2 – 51490 (Subject to revision)

Scale – IV – 50030 -1460/4 – 55870 - 1650/3 – 60820(Subject to revision)

Scale- VII - Rs. 76520 -2120/4 – 85000 (Subject to revision).

At present, apart from basic pay officers are entitled to receive DA, HRA & CCA in a Metropolitan center. Allowances may vary depending upon the place of posting. In addition, quarter facility (in lieu of HRA, wherever provided) for officers, conveyance, Medical Aid, LTC and retirement benefits are admissible as per rules of the Bank, in force from time to time.

C- Confirmation :

The confirmation of newly recruited Risk Management officer will be subject to satisfactory completion of stipulated probation period.

3] Selection procedure: - Selection will be through Group discussions and personal interview. A preliminary screening of application may be carried out by the Bank, to shortlist eligible candidates to be called for Group Discussion and interview. While short listing the candidates, we may consider additional qualification, greater experience and level of responsibilities handled. Thus, merely fulfilling minimum qualification and experience criteria would not automatically entitle a candidate for the interview. Bank reserves the right to change the modalities/ criteria of selection/recruitment process etc.

4] Nationality / Citizenship:

A candidate must be either (i) a Citizen of India or (ii) a subject of Nepal or (iii) subject of Bhutan or (iv) a Tibetan Refugee who came over to India before Jan.1962 with the intention of permanently settling in India or (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (Formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that of a candidates belong to categories (ii), (iii), (iv) & (v) above shall be a person in whose favor certificate of eligibility has been issued by the Govt. of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to examination/Group discussions/interview conducted by the Bank, but on final selection, the offer of appointment will be given only after the necessary eligibility certificate issued to him by Government of India is submitted to the Bank.

5] PROCEDURE FOR APPLICATION:

HOW TO APPLY:

(A) DETAILED GUIDELINES/PROCEDURES FOR APPLICATION REGISTRATION

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

(i) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guideline for photograph & signature scan and upload.

(ii) Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Appointment Process. Bank may send call letters for the Group Discussion /Interview etc. through the registered e-mail ID. In case a candidate does not have a valid

personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that e-mail account and mobile number.

(iii) APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

CATEGORY	AMOUNT (Rs)
FOR ALL OTHERS	Rs. 600 (Application fee + Intimation charges)

Bank Transaction charges for online payment of application fee /intimation fee will have to be borne by the candidate. Application once submitted will not be allowed to be withdrawn and fees once paid will NOT be refunded on any ground nor can it be held in reserve for any other examination or selection

Eligible candidate has to apply online through the Bank's website (www.bankofmaharashtra.in) only. No other means/ mode of application are acceptable.

A. Application Procedure

(i) Candidates are advised to go to the Bank's website www.bankofmaharashtra.in and click on the 'RECRUITMENT' to open the link "Online application for appointment of "Chief Financial Officer and Chief Technology Officer" and then click on the option "APPLY ONLINE" which will open a new screen.

ii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and e-mail id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

(iii) Visually Impaired candidates should fill the application form carefully and verify / get the details verified to ensure that the same are correct prior to final submission.

(iv) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible / entertained after clicking the SUBMIT BUTTON.

(v) The Name of the candidate or his / her Father / husband etc. should be spelt correctly in the application as it appears in the Certificates / Mark sheets. Any change/alteration found may disqualify the candidature.

(vi) Validate your details and Save your application by clicking the Validate your details' and 'Proceed' button.

(vii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature.

(viii) Candidates can proceed to fill other details of the Application Form.

(ix) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.

(x) Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.

a. **The Duly signed print out of application form along with other testimonial should be sent to the undersigned at the address given at point No P in “Conditions” by Ordinary Post only. Name of the post applied for be written on the cover in bold letters.**

b. Candidates are requested to apply on-line between 03.03.2018 to 17.03.2018

Particulars	Date
Commencement of date of on-line application	03.03.2018
Last Date of online application	17.03.2018
Last Date for receipt of hard copy of online application with enclosures.	27.03.2018
Date of Group Discussion and Interview	Will be informed separately.

c. Self attested copies of the following documents are to be submitted along with hard copy of Application Form

- i. A recent recognizable passport size colour photograph should be firmly pasted on the application, signed across by the candidates and be forwarded.
- ii. NOC from the existing employer if employed with any public sector bank/Govt. Organization.
- iii. Attested copy of School leaving certificate in support of Date of Birth
- iv. Attested copies of certificates and testimonials in proof of Educational Qualification from SSC/SSLC/X STD, PUC/10+2/Intermediate, Graduation and other qualifications.
- v. Appropriate document (s) in support of desirable experience.
- vi. Any other relevant documents.

B. PAYMENT OF FEES

Modes of Payment of Fees

Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only:

Payment of fees/ intimation charges through the ONLINE MODE from 03.03.2018 to 17.03.2018 and no other mode of payment is acceptable.

8. GUIDELINES FOR SCANNING THE PHOTOGRAPH & SIGNATURE

Before applying online a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications given below.

(1) PHOTOGRAPH IMAGE:

- Photograph must be a recent passport size colour picture.

The picture should be taken against a light coloured, preferably white, background.

- Look straight at the camera with a relaxed face

If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows

- If you have to use flash, ensure there is no “red-eye”

- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.

- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.

- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb -50 kb
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50 KB then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

(ii) SIGNATURE IMAGE:

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Hall Ticket and wherever necessary.
- If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Hall Ticket the applicant will be disqualified.

- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb -20kb
- Ensure that the size of the scanned image is not more than 20KB

(iii) SCANNING THE PHOTOGRAPH & SIGNATURE:

Set the scanner resolution to a minimum of 200 dpi (dots per inch)

- Set Color to True Color
 - File Size as specified above
 - Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

- Candidates using MS Windows/MS Office can easily obtain photo and signature in jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB(photograph) & 20KB(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

(iv) If the file size and format are not as prescribed, an error message will be displayed.

While filling in the Online Application Form the candidate should fill in all his details on Page 1. After verifying that the details he has filled in are correct and clicking on the 'Submit / Next' button a link will be provided on Page 2 of the online application form to upload his photograph and signature.

(vi) Procedure for Uploading the Photograph and Signature

- There will be two separate links for uploading Photograph and Signature
- Click on the respective link "Upload Photograph | Signature"
- Browse & Select the location where the Scanned Photo / Signature file has been saved.
- Select the file by clicking on it
- Click the 'Upload' button
- Your Online Application will not be registered unless you upload your photo and signature as specified.

Note:

- In case the face in the photograph or signature is unclear the candidate's application may be rejected.
- Candidates are advised to take a printout of their system generated online application forms after registering.
- In case the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.

Mere eligibility / admission to Group Discussions / Interview / pass in GD/ interview does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and shall not vest any

right in a candidate for selection. The Bank would be free to reject the candidature of any candidate at any stage of appointment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited. If appointed, such a candidate may be summarily removed from the services of the Bank.

Note:

i) Candidates should mention all the qualifications and experience in the relevant field over and above the minimum one suggested herein above and should attach attested copies of the certificates in support thereof. The Bank reserves the right to call only the requisite number of candidates for the Group discussions/interview after preliminary screening /short listing with reference to candidate's qualifications / suitability and experience etc.

ii) The Bank reserves the right to change the selection procedure / hold supplementary process, if necessary. The changes, if any shall be intimated to the candidates through Bank's website / registered e-mail in advance. Bank reserves the right to cancel the entire process without giving any reason/notice/intimation /refund of application fee and Intimation charges.

iii) When called for Interview, candidates have to bring submit original of documents for verifications. Candidates will not be allowed to participate Interview without production of the original documents.

iv) **The candidate called for Group Discussion and Interview will be informed through Bank's website/registered e-mail/SMS as per information provided by them in the application.**

CONDITIONS

- (a) The Candidates should ensure that they fulfill all eligibility criteria. Their candidature at all the stages of recruitment process will be purely **provisional** subject to satisfying prescribed eligibility criteria mentioned in this advertisement. Bank will verify eligibility once the candidate has qualified for the interview.
- (b) If any false/incorrect information furnished by the candidate is detected at any stage of recruitment process, he/she will be disqualified from the selection process.
- (c) If the candidate knowingly or willfully furnishes incorrect or false particulars or suppresses material information, he/she will be disqualified and if appointed, shall be liable for dismissal from the Bank's service without any notice or assigning any reasons whatsoever.
- (d) The decision of the Bank in all matters relating to recruitment shall be final and no individual correspondence will be entertained. Applications received after due date will not be entertained. **The Bank is not responsible for any postal delay or technical reasons.**
- (e) As all communications will be sent by SMS alert / e-mail to registered mobile number / e-mail ID through online applications only, it is advised the candidates, not to change mobile number and e-mail ID till the process is completed. Though Bank takes utmost care to send the communication, if any candidates do not receive the communication, bank will not be responsible for non-receipt of the communication.
- (f) The recruitment in Bank of Maharashtra is done strictly as per merit in a systematic way. **Canvassing in any form will disqualify the candidate.**
- (g) The Bank reserves the right to cancel the Recruitment through this Advertisement fully or partly on any grounds and such decision of the Bank will not be notified or intimated to the candidates.
- (h) Employees working in Government /Semi-Government Undertaking will have to produce **"No Objection Certificate"** at the time of GD/interview.

- (j) The application must be submitted on-line through Bank's website www.bankofmaharashtra.in.
- (k) Date of birth as per Secondary School Certificate (SSC)/School leaving certificate and age **as on 31.12.2017** should be mentioned.
- (l) Appointment of selected candidate is subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service & Conduct Rules of the Bank.
- (m) The selected candidate will be on probation for a period of **One year** for (GM Post) **Two years** for (Scale- III & IV) active service from the date of joining. Their confirmation in the Bank's service will be decided in terms of the provision of the Bank of Maharashtra (Officers) Service Regulations.
- (n) Candidates applying under reserved category should submit the related certificates in the format prescribed by the Government of India. Relaxation in age will be given to the reserved category candidates as per extant guidelines of Government of India.
- (o) Bank reserves the right to change/modify/cancel any of the above terms and conditions or cancel the process without giving any reason to the candidates at its own discretions and online application money will not be refunded.
- (p) Print copy of on line application with attested copies of certificates in support of age, qualifications & experience etc. should be submitted to **The Asstt. General Manager (IR &HRD) Bank of Maharashtra 'Lokmangal' 1501, Shivaji Nagar Pune-411005** so as to reach **on or before 27.03.2018**. Post applied for must be written on the envelope clearly. Applications received after due date (for whatsoever reason) shall not be entertained.

Place: PUNE
Date: 21-02-2018

SD/-
Deputy General Manager
HRM