

Job Description

POSITION DETAILS			
Functional Designation	Lead - Risk Policy	Department	Risk
Sub Department	Credit Risk	HR Grade	General Manager II
Location	Corporate office	Reporting Manager	
Job Purpose			
<p>As the Lead - Risk Policy in a Non-Banking Financial Company (NBFC), your primary responsibility is to develop, implement, and manage risk policies and procedures to ensure that the company operates within an effective risk management framework and complies with regulatory requirements.</p>			
Principal Accountabilities			
<ol style="list-style-type: none">1. Policy Development: Develop and maintain risk management policies and procedures that align with the NBFC's strategic objectives and regulatory requirements.2. Regulatory Compliance: Stay up-to-date with changes in NBFC regulations and ensure that risk policies are in compliance with local and national financial regulations.3. Risk Assessment: Collaborate with risk assessment teams to ensure that risk policies reflect the company's risk appetite and mitigation strategies.4. Policy Implementation: Work closely with various business units to ensure the effective implementation of risk policies throughout the organization.5. Documentation: Maintain comprehensive documentation of risk policies and procedures for internal reference and external regulatory audits.6. Monitoring and Reporting: Regularly monitor and report on the effectiveness of risk policies, identifying areas for improvement.7. Training and Awareness: Conduct training sessions to educate employees on risk policies and foster a culture of risk awareness within the organization.8. Risk Communication: Effectively communicate changes in risk policies and their impact on the organization to relevant stakeholders.9. Continuous Improvement: Continuously assess and enhance risk policies to adapt to changing market conditions and business strategies.10. Stakeholder Engagement: Collaborate with senior management, internal audit, and compliance teams to ensure alignment with the overall risk management framework.			
Desired Profile			
<ul style="list-style-type: none">- Bachelor's degree in finance, economics, business administration, or a related field. A master's degree or relevant certification (e.g., CFA, FRM) is a plus.- Minimum of 5-7 years of experience in risk management, compliance, or a related field within the Non-Banking Financial Company (NBFC) sector.			

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- Strong knowledge of NBFC regulations, risk assessment, and governance principles.
- Excellent analytical, problem-solving, and decision-making skills.
- Effective communication and interpersonal skills.
- Strong leadership and project management abilities.
- Proficiency in relevant software and risk management tools.