

**KERALA FINANCIAL CORPORATION**  
**VELLAYAMBALAM, THIRUVANANTHAPURAM – 695033,**  
Kerala, India; Phone: +91-471-2737500, 2737566, 2737567  
Web: www.kfc.org, Email: hrd@kfc.org

**NOTIFICATION**

Notification No. KFC/7/2017-18 dated 27.02.2018

Sub: Appointment to one open post of Deputy General Manager (Risk Management) – reg.

Kerala Financial Corporation (KFC), incorporated under the State Financial Corporations Act of 1951, is a trend setter and path breaker in the field of long term finance, playing a major role in the development and industrialization of Kerala. Established as the Travancore Cochin Financial Corporation on 01.12.1953 and renamed as Kerala Financial Corporation consequent to the reorganization of states on linguistic basis in November 1956, KFC has now become a pioneer in industrial financing and is among the best SFCs of the country. KFC is an ISO certified organization, posting profits continuously, having 16 Branch Offices with its Head Quarters at Thiruvananthapuram and Zonal Offices at Kozhikode, Ernakulam and Thiruvananthapuram.

Kerala Financial Corporation invites applications for the 01 permanent open post of **Deputy General Manager**. The details are given below:

- 1. Nature and responsibilities of the job:** The primary responsibility will be to take charge of Corporations risk management functions and to ensure that risk management capabilities of the Corporation are robust and effective to fully support its objectives/risk appetite. The job profile will include the following:
  - a) Formulating, designing and implementing an overall risk management process in KFC as per RBI/SIDBI guidelines, including policy formulation.
  - b) Risk assessment which involves analyzing risks as well as identifying and estimating the risks affecting the business and preparing Risk appetite matrix.
  - c) Validating the Credit Risk Rating of borrowers.
  - d) Risk reporting in an appropriate way for information of management.
  - e) Preparation of policies, manuals & internal documentation as well as management/testing of models pertaining to credit, market & operational risk and its effective management.
  - f) Identification of Key Risk Indicators (KRI), Conducting Risk and Control Self Assessment (RCSA) exercise, Implementation, review of risk systems and procedures, identifying and analyzing the risk in new products.
  - g) Asset liability management including Funds & Transfer Pricing Mechanism, Measurement of Interest Rate Risk and Liquidity Risk, Periodic monitoring and preparation of notes for top management, Committees, Board, SIDBI etc.
  - h) Formulating Internal Capital Adequacy Assessment Policy (ICAAP) & framework, Stress Test Policy and its implementation.
  - i) Ensuring compliance to regulatory guidelines issued by RBI, SIDBI etc.
  - j) Stress testing under various scenarios
  - k) Computation of CRAR on balance sheet date.
  - l) Any other matter, as may be entrusted from time to time. Corporation also reserves the right of utilizing the services as operational executive.
- 2. Qualifications & Experience:** Graduate (regular full time course) with CAIIB or Associate/Fellow member of Institute of Chartered Accountants of India viz ACA/FCA or Associate/Fellow member of the Institute of Cost and Works Accountancy of India viz AICWA/FICWA or Member of Institute of Company secretaries of India (ICSI) viz Company Secretary (ACS) or MBA (regular full time course) from reputed institutes.

**Preference:** Candidate who has completed Financial Risk Manager (FRM) from Global Association of Risk Professionals or PRM from Professional Risk Managers international

Association or 2 years PG in Risk Management/Financial Engineering will be given preference.

**Experience:** Minimum 9 years experience in officer cadre in Scheduled Commercial Banks/All India Financial Institutions (Exim bank, SIDBI, National Housing Bank, NABARD) in credit or related functions, out of which 3 years should be in Credit Risk management

3. **Age:** Below 50 years as on 27.02.2018.
4. **Application Form:** Only physical application will be considered. The applicants should apply in the format given as **Annexure 'A'**. The application forms should be sent by registered post/speed post to "**The Chairman & Managing Director, Head Office, Kerala Financial Corporation, Vellayambalam, Trivandrum -695033, Kerala**" super scribing name of the post and notification number on the envelop. The application should be complete in all respects. Incomplete/ ineligible / Defective applications will be summarily rejected without any notice to the applicant.
5. **Last date of receipt of application:** The last date of receipt of application at KFC will be 27.03.2018, 5 PM. Applications received after the last date will be summarily rejected without any notice to the applicant. The applicants working in Govt and PSUs should apply through proper channel. The Corporation reserves the right to reject any application without assigning any reason.
6. **Selection procedure:** The applications received from the candidates will be shortlisted on the basis of eligibility/qualification and relevant experience. The requisite number of shortlisted candidates only will be called for interview and/or Group Discussion (GD) for final selection. The final selection will be made on the basis of performance in the interview and/or GD. The interview and/or GD will be conducted by a Committee constituted for the purpose.
7. **Selection:** The rank list will be prepared based on mark of interview and/or group discussion and the list of selected candidates will be published in KFC website [www.kfc.org](http://www.kfc.org).
8. **Number of Vacancies** – 01 (one only) (Open).
9. **Scale of pay:** Rs.45100-1500-49600-1600-56000-1700-64500-1800-75300. (Pre-revised scale)
10. **Other benefits.** The selected candidate will also get DA, HRA, and CCA at Government rates. In addition the employee will be eligible for Conveyance Allowance, House Building Loan, Conveyance loan, Personal Loan, Medical reimbursement facility, Earned leave surrender, Annual Incentives, etc. as per the rules and regulations of the Corporation. Approximate starting monthly emoluments will be Rs. 1,00,000.00.
11. **Place of work.** The place of posting will be at Head Office of the Corporation at Thiruvananthapuram or and the candidate shall be willing to work at any of the branch/Zonal offices of the Corporation as directed by the Management of KFC.
12. **Admit card** for appearing in the written test will be sent through e-mail only. List of eligible candidates for the written test will be published in KFC website before 7 days of the date of written test.
13. **General Conditions**
  - (i) Those who have MBA as a basic qualification should furnish a certificate along with the application, from their college/university to the effect that they have studied a full time regular course.
  - (ii) The applications should be submitted strictly in the format prescribed.
  - (iii) The notification can be withdrawn any time by the competent authority without assigning any reason there for. Cancellation or corrigendum, if any, will be published in the web site of the Corporation.
  - (iv) The person who is appointed in the Corporation will be on probation for a period of 1 year within the continuous service of 2 years.
  - (v) All other usual conditions of appointment shall apply.

Date: 27.02.2018  
Place: Trivandrum

sd/-  
Chairman & Managing Director



16	Post qualification experience (Attach separate sheets if required) (self-attested copies to be enclosed) (See item 13 above)					
	From	To	Period	Name of Organization	Designation	Nature of Work
	Total Experience in number of years					
17	Preferred experience: (self-attested copies to be enclosed) (See item 14 above)					
	From	To	Period	Name of Organization	Designation	Nature of Work
	Total preference experience in number of years					
18	Any other information (Attach separate sheets if required)					

Self-attested copies of academic qualifications, experience and proof for age to be enclosed along with the application. Incomplete and ineligible applications will be summarily rejected without giving notice to the applicant.

DECLARATION

- 1) I hereby declare that all information furnished in the application form are true, complete and correct to the best of my knowledge and belief.
- 2) I agree that my candidature/appointment shall be cancelled at any stage/time if it is found that the information furnished is wrong.
- 3) I agree to receive all correspondence by email.

Place:  
Date:

Signature of the candidate