THE TAMIL NADU STATE APEX COOPERATIVE BANK LTD.
No. 4, NSC BOSE ROAD, Chennai - 600 001.
E-mail: hrd@tnsc.bank.in

Applications are invited for the post of CHIEF RISK OFFICER (CRO)
On Contract basis

Reference No.: C.No.TNSC/1874/2025-HRD

Dated : 21-08-2026

<u>Issued by:</u>

The Managing Director,
The Tamil Nadu State Apex Cooperative Bank Ltd.,
No.4, N.S.C. Bose Road, Chennai - 600 001.
Contact :044-25302330
E-mail ID: hrd@tnsc.bank.in
Website: https://www.tnsc.bank.in

NOTIFICATION

C.No.TNSC/1874/2026-HRD Date:11.09.2026

The Tamil Nadu State Apex Cooperative Bank Ltd., a Scheduled Cooperative Bank, with a business turnover of over Rs.35,000/- crore, operating in Tamil Nadu, invites applications for the following posts on contract basis, preferably with knowledge of Tami language.

Name of Post	**No. of Post**
Chief Risk Officer	1

Schedule of Events	
Opening date for applying	**11-09-2026**
Last date for submission of Applications	**25-09-2026**
Date of Interview	Will be announced later

Procedure for Applying:

The Application complete in all aspects as per the prescribed format (Annexure I) along with copies of all the documents, as listed in Annexure II, should be sent in a closed envelope superscribed as " **Application for the post of Chief Risk Officer on contract basis**" to the following address:

The Deputy General Manager (Admin.)
The Tamil Nadu State Apex Cooperative Bank Ltd.,
No.4, N.S.C Bose Road, Chennai-600 001.

RECRUITMENT OF 'CHIEF RISK OFFICER' ON CONTRACTUAL BASIS

Post	Chief Risk Officer
No. of Posts	**1 (One)**
Age	Minimum Age – 45 and Maximum Age – 65 (As on 31.07.2026)
Educational Qualification	The candidate should possess following qualification: **(i) Mandatory educational qualification: Graduate / Post Graduate Degree in any recognized University, with -** (1) Professional certification in Financial Risk Management from Global Association of Risk Professionals, or (2) Professional Risk Management Certification from PRMIA Institute; **(ii) Desirable educational qualifications:** (1) Holder of Chartered Financial Analyst charter awarded by CFA Institute, or (2) Designated as Chartered Accountant by the Institute of Chartered Accountants of India, or equivalent abroad, or (3) Designated as a Cost and Management Accountant by the Institute of Cost Accountants of India, or equivalent Abroad.
Experience	Minimum experience of 15 years with a Bank (India) / Financial Institution with substantial exposure to Credit Risk, Market Risk, Operational Risk, Liquidity Risk, Interest Rate Risk, other pillar II

	risks and risks emanating at and from overseas operations and group entities, Exposure to Analytics will be an added advantage. **<u>Mandatory Experience:</u>** Five years' experience in corporate credit and risk management at the level of Assistant General Manager or above in one or more PSBs 'or' having similar roles and responsibilities in one or more Regulated Entity, with minimum experience of one year in corporate credit and one year in risk management. **<u>Desirable Experience:</u>** Good understanding of market risk and/or liquidity management and / or operational risk, with exposure to analytics being an added desirable experience.
Term	On a fixed contractual term of **three** years, extendable by one year at a time, subject to a maximum term of **five** years.
Reporting Officer	The Managing Director of the Bank
Remuneration	Negotiable. Compensation shall not be a limiting factor for the right candidate.
Leave	20 days of Casual Leave.
No. of Position	1 (One)
Place of Posting	Chennai
Roles and responsibilities of the Chief Risk Officer	The Chief Risk Officer will head the bank's risk function and shall oversee the entire process of Risk Management in the bank, including at the group level, i.e., covering Domestic Operations, International Subsidiaries, Domestic Subsidiaries, Overseas Territories and Branches. He / She will be responsible for review of the Risk Models, developing policies, procedures and pricing models, etc. of the Bank. The Role of Chief Risk Officer will be broadly classified under the following area of operations:

	[A] Credit Risk Management 1) Responsible for Bank-wide effective credit risk management and its implementation 2) Ensure that there are adequate resources with required skills, experience and qualification. 3) Review and approval of results of credit risk management / processes before its reporting to CRMC/RMC and / or board. 4) Ensure that all the reporting is done in a timely and accurate manner. 5) Ensure coordination between various functions / departments in the Bank engaged in credit risk management. 6) Ensure adequate training to Bank employees on areas of Credit Risk Management through workshop, e-learning materials, induction and other ongoing training programs. **[B] Market Risk Management** 1) Translate Market Risk Management framework established by the Board of Directors into specific policies, processes and procedures that can be implemented and verified within the different business units. 2) Clearly assign authority, responsibility and reporting relationships to encourage and maintain accountability and ensure that the necessary resources are available to manage market risk effectively. 3) Assess the appropriateness of the management oversight process in light of the risks inherent in a business unit's policy. 4) Ensure day-to-day activities are conducted by qualified staff with the necessary expertise, technical capabilities and access to resources and that staff responsible for monitoring and enforcing compliance are independent from the units they oversee. 5) Ensure that market risk management policy has been clearly communicated to staff at all levels that deals with market risk. 6) Give particular attention to the quality of documentation controls and transaction-handling practices.

	[C] Operational Risk Management 1) Supervise the activities of Operational Risk Management Department (ORMD) for the continual implementation of effective operational risk management framework and all its components. 2) Review and approval of operational risk related policies and procedures for internal and domestic subsidiaries and overseas territories / subsidiaries. 3) Review and approve the recommendations of the ORMD before submission to the Operational Risk Management Committee. 4) Assess inter-relationships between Operational and other risk types. To facilitate the analysis of risks and inter-relationships of risks across market, credit and operational risks. 5) Assure that line and executive management maintains an ongoing understanding of operational risks and participates in related risk management activities. 6) Ensure that ORMD is appropriately staffed with requisite level of qualification, experience and skills. 7) To conduct meeting of Product and Process Approval Committee (SPACE) for approval of new / modification in product, process and systems and place the agenda before the respective committee as under for confirmation of the approval by Product and Process Approval Committee. **[D] Liquidity and Interest Rate Risk Management** 1) GCRO would oversee the global liquidity position of the entire group of the parent entity, TNSC Bank. 2) Supervise the activities of ALM Cell for the continual implementation of the effective liquidity risk management framework and all of its components. 3) Review and approval of Asset Liability Management Policy. 4) Review and approval of the recommendations of the ALM Cell before submission to ALCO. 5) Assess inter-relationships between market risk and other risk types. To facilitate the analysis of risks and inter-relationships of risks across market, credit and operational risks. 6) Ensure that line and executive management maintain an ongoing understanding of liquidity and interest rate risks and participate in related risk management activities.

	7) Ensure that ALM Cell is appropriately staffed with requisite level of qualification, experience and skills. 8) Any other roles & responsibilities that may be designated by Corporate ALCO. **[E] Management of other Pillar II Risks** 1) To assess materiality and significance of other risks like Credit Concentration risk, Compliance risk, Reputational Risk, Liquidity Risk, Strategic Risk etc. and inform top management about methodologies, system or process to contain the risks. 2) Carrying out Internal Capital Adequacy Assessment process of the Bank and presenting to the Board. 3) Development, implementation, back testing and validation of various risk models. 4) Formulate stress testing policies and carry out stress test on regular basis. **[F] Management of group risk including risks emanating at and from overseas operations and group entities** 1) Overseeing risk management activities at overseas branches and various group entities of TNSC Bank. 2) To monitor Pillar II risk and risk emanating from various group entities and issuing advisories to group entities for containment of risk. **[G] Others** 1) Shall approve Independent evaluation of Credit proposals through Credit Risk rating/vetting reports and Key risk factors along with independent views shall be provided for credit proposals. 2) To actively participate in executive level Risk Management Committees and convene Board level RMC. 3) To review and place / forward recommendations of integrated Risk Management Division to different functional committees like Credit Risk Management Committee (CRMC), Asset Liability Management Committee (ALCO), Operational Risk Management Committee (ORMC), Group Risk Management Committee (GRMC) or sub-committee of BOARD like Risk Management Committee (RMC) of BOARD etc. 4) To monitor development of methodologies for adoption of

	Advanced Approaches for Credit / Market / Operational Risk. 5) To be part of capital planning process for the Bank which inter-alia include: • Estimation/projection of Risk Weighted Assets & CRAR • Estimation of capital requirement based on regulatory as well as targeted Capital ratios. 6) Be part of computation of Base Rate, Marginal Cost of Funds based Lending Rate (MCLR) and Repo Linked lending rate of the Bank and for fixation of Risk premium as per risk profile of the borrower. 7) Issuing guidelines regarding pre-sanction appraisal, loan dispensation, post-sanction follow up, loaning powers, exposure limits and other lending related regulations. 8) Define and review Risk Appetite Framework of the bank. 9) Any other roles and responsibilities prescribed by RBI or approved by Bank's Board from time to time. Above roles & responsibilities are illustrative and not exhaustive.
Termination	Three Months' prior notice, on either side.

Selection Procedure:

- A preliminary screening of the application will be carried out by the Bank and the candidates will be shortlisted after based on qualifications and experience.
- The shortlisted candidates will be called for an interview by the Expert Committee constituted for the purpose.
- Shortlisted candidates have to make a presentation on their technical skills and exposure to Information Security.
- Verification of documents and credentials presented by the candidate will be done.
- Upon satisfactory performance, eligibility and experience, the Expert Committee will recommend to the Bank for appointment. The decision of the Expert Committee is final and irrevocable.
- The selected candidate is expected to assume charge of the post within one month from the date of receiving appointment order.
- Candidates already in employment, have to get relieving order from the present employer before taking charge as specialist officer in TNSC Bank.

ANNEXURE - I

Application for the post of Chief Risk Officer (CRO) in TNSC Bank

Chief Risk Officer

The Deputy General Manager (Admin),
TNSC Bank Ltd.,
No.4, NSC Bose Road,
Chennai - 600 001.
Email:hrd@tnsc.bank.in

Sub:	Application for the post of Chief Risk Officer (CRO) in TNSC Bank - On contractual basis - submission of application - Reg.

With reference to your advertisement in newspaper / Bank's website, I submit my Application for the post of **Chief Risk Officer (CRO).**

1. Full Name :____
2. Correspondence Address   Permanent Address

---------------------------------   --------------------------------------

---------------------------------   --------------------------------------

---------------------------------   --------------------------------------

---------------------------------   --------------------------------------

Phone No :_________________________ Email ID:________________________________

Mobile Nos.:____

3. Date of Birth (as per SSC/SSLC):_______________________(DD/MM/YYYY)

   Age Completed (as on 31.07.2026):___________________
4. Gender :
5. Nationality:_____________ Marital Status:______________ Religion:________
6. Father's Name :______________________
7. Mother Tongue :_____________________

8. Languages Known **Read** **Write** **Speak**

Read	Write	Speak
____________	____________	____________
____________	____________	____________
____________	____________	____________

9. Educational Qualification (please enclose copies of certificates)

Examination Passed		Name of University	Month & Year of Passing	% of Marks	Class / Grade
Graduation					
PG if any					
Professional					
Others					

10. Work Experience details:

Organisation	Designation	From Date	To Date	Pay Scale	Responsibility	Reporting to	Achievements

11. Whether in service [ ] Yes [ ] No

If No, date of Retirement/VRS/Resignation :__________________

Total Years of Service :__________________

I ______________________ hereby declare that I have read fully and thoroughly understood the contents of the advertisement published in the Bank's website www.tnsc.bank.in and undertake to abide by all the terms and conditions. Further, I declare that all the information and details furnished in the application are true and correct to the best of my knowledge and belief.

Place: Date : Signature:

ANNEXURE - II

List of Documents to be enclosed along with the filled in application form

1. Recent Photo (passport size and colour) should be pasted in the application and signed across.

2. Proof of Date of Birth (SSC/SSLC Certificate)

3. Proof of Identity (Passport, Aadhaar Card, PAN card, Voter ID, Driving License)

4. Attested copies of proof of educational qualification and professional qualifications.

5. Detailed experience certificate, with employer contact details, job profiles handled, nature of projects handled etc.,

6. Any other relevant documents in support of eligibility, work experience and achievements.

7. Originals of all the above documents should be shown to the expert committee at the time of interview.