

## About NaBFID

*National Bank for Financing Infrastructure and Development (NaBFID) has been set up under an Act of Parliament (NaBFID Act, 2021), as the principal entity for infrastructure financing in the country. The entity is regulated and supervised as an All-India Financial Institution (AIFI) by the Reserve Bank of India (RBI). NaBFID is poised to play an extremely crucial role in supporting infrastructure funding by driving the development of innovative financing instruments and development of bond and derivatives markets and promoting best practices in financing and data-driven risk management.*

*NaBFID is looking to hire a strong leadership team, committed to the cause for which NaBFID is set up and to help with the national agenda, inviting applications for role of **"Vice President – Credit Risk and Policy"**.*

## Job Profile

S/he will be responsible for the overall Credit Risk Management and control of all proposals (during their entire life cycle) of the Institution. S/he would also be responsible for formulating credit policies and processes within the overall risk management framework, conducting independent assessment of the credit risk of the loan proposals, validating, and finalizing the credit rating for necessary approvals. The incumbent would be a part of an independent validation unit to augment the credit decisioning of the Institution.

<b>Job Title</b>	<b>Vice President – Credit Risk &amp; Policy</b>	<b>Grade</b>	VP
<b>Department</b>	Credit Risk and Policy	<b>Reporting To</b>	Head - Credit Risk and Policy
<b>Location</b>	Mumbai	<b>Team</b>	To be built
<b>Age</b>	55 years and below (As on date of advertisement)		

## Primary Job Duties/Responsibilities

The key job duties/responsibilities are enumerated below:

### **Overall Credit Risk and Policy:**

- Formulation of Institution's credit policy and procedures in line with regulatory guidelines and keeping pace with the changing market & technology environment and periodic reviews thereof
- Formulate the sectoral and client level lending guidelines, including recommendations for policy, implementation of risk analysis / ratings/tools through adequate operating guidelines, to ensure that the overall quality of credit portfolio and growth trajectory is maintained as per the mandate given by the Board
- Provide requirements and design inputs, particularly regarding credit risk recognition, measurement, and its reporting as part of the core team for implementation of key credit risk related projects
- Undertaking Credit Risk Assessment of all proposals. The role is also responsible for assessing the economic viability of the loan proposals by way of reviewing the appraisals done by business teams to determine if a loan can be structured within the risk framework of the Institution

- Timely distribution of RBI policies and directives on credit-related issues, providing operating units with explanation, and keeping continuous contact with RBI, IBA, DFS, etc.
- Attending ESG related matters including participation in various forum outside the Institution
- Establish credit policies and processes, portfolio analytics and reporting mechanisms, governance/reporting and tracking for a portfolio of complex project financing loans

#### **Stakeholder Management:**

- Assist the senior stakeholders in enhancement and review of NaBFID's Credit Policies and Standards to ensure that these reflect the best practice and regulate the risk assets of the institution
- To be responsible for development and maintenance of the Internal Credit rating models for the Institution and to be the coordinator of all such engagements with the rating model vendors / external parties for the same, on an ongoing basis
- Providing clarification to the business departments on Credit Policies and Procedures as required
- Collaborate with multiple internal teams (Project Finance & Lending, Legal, Risk, Finance, Operations etc.) and external partners (customers, external counsel, consultants etc.) for overall administration of Institution's lending portfolio
- Work along with the business team to coach, oversee and develop staff engaged in underwriting complex loans including establishing underwriting standards for complex loans

#### **Understanding of IT tools & implementation:**

- Contribute to system implementation projects in the credit risk space by providing requirements and design inputs, particularly with regard to credit risk recognition and measurement
- Ensure that all the necessary tools are implemented for business within the time frame and periodically reviewed by the concerned team with the business and are complied with NaBFID's policies and procedures.
- Any other assignment as may be assigned by the Bank from time to time

#### **Professional Experience**

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- Minimum 12 years of experience in financial/corporate sector including credit rating experience; of which at least 6 years experience in financial sector. The candidate should have minimum 3 years experience in credit risk management/credit policy.
- Experience in an institution in the business of infrastructure lending will be highly desirable and preferred
- In-depth understanding of infrastructure financing across various sectors and expertise to oversee appraisal and / or credit risk assessment of infrastructure projects and borrowers will be highly desirable and preferred
- Experienced in Policy formulation and implementation, laying down systems and procedures for credit related matters (including portfolio management / credit monitoring related matters) in a large organization
- In depth understanding of relevant regulatory guidelines across Infrastructure Finance / Wholesale Banking

- Deep understanding and experience of IT tools/software application required for credit processes and monitoring / reporting as required by the Regulator/Board etc. preferred
- Should have experience in project management and infrastructure sector lending
- Strong business, technical and analytical acumen
- Ability to work in cross functional teams

### **Educational Qualifications**

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Graduate / Postgraduate in any discipline from a recognized University / Institution

Preferred: CA,PRM, MBA Finance or equivalent

### **Term**

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Contractual Engagement will be for a minimum of 3 years to maximum of 5 years, which may be renewed for additional term at the discretion of NaBFID.

### **Remuneration**

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Remuneration will be offered based on qualification, experience, suitability, last drawn salary, and market benchmark and shall not be a limiting factor for suitable candidates.

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Interested candidates (Indian Citizens) may send their CVs in the format provided (including a passport sized photograph) via email to [recruitment@nabfid.org](mailto:recruitment@nabfid.org). **The subject line should STRICTLY be “APPLICATION FOR THE POST OF <Job Code>”.**

All applications will be held in strict confidence and should be received on or before 09 January 2024 by 06:00 pm IST.

*Selection will be solely at the discretion of NaBFID’s Selection Committee, and their decision will be final.*