



Date: 12-08-2025

**ENGAGEMENT OF CHIEF RISK OFFICER (CRO) ON CONTRACTUAL BASIS**

**ADVERTISEMENT NO: HO/HRM/RECR/2025-26/COM-02**

**ONLINE REGISTRATION OF APPLICATION & PAYMENT OF FEES: FROM 12-08-2025 TO 02-09-2025**

UCO Bank invites online application from qualified and experienced professionals for the various position in the Bank on **contractual basis**. Candidates are requested to apply Online as per the registration link available on Bank's website <https://ucobank.com> ->career ->Recruitment Opportunities

1. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility.
2. The process of registration is complete only when application fee/intimation charges are deposited with the Bank through Online mode on or before last date for payment of fee.
3. **Candidates are required to upload all required documents (age proof, educational qualification, experience etc.) failing which their candidature will not be considered for shortlisting/interview.**
4. Short-listing will be purely provisional without verification of documents. Candidature will be subject to verification of details/ documents as and when called by the Bank.
5. In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification and Experience etc.) he/ she will not be allowed to appear for the interview.
6. Candidates are advised to check Bank's website <https://ucobank.com> -> career regularly for details and updates (including the list of shortlisted/ selected candidates).

**ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY.**

7. The Call letter/ advise, where required, will be sent by e-mail only (No hard copy will be sent). No hard copy of application & other documents to be sent to this office.

**A. Details of Position/Nature of Engagement/Age Criteria**

Position Name	Nature of Engagement	No. of Position	Age as on 01-08-2025	
			Minimum	Maximum
Chief Risk Officer (CRO)	Contractual	01	40	57

**B. 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 favour certificate of eligibility has been issued by the Govt. of India.

**C. The eligibility as on (01-08-2025) is furnished hereunder:**

**Educational Qualification:**

**1. Mandatory: Graduation degree with-**

- 1.1 Professional certification in Financial Risk Management from Global Association of Risk Professionals  
**or**
- 1.2 Professional Risk Management Certification from PRMIA Institute;  
**or**
- 1.3 Two years' experience as CRO in such regulated lender(s) in respect of which there is regulatory requirement of appointing CRO with Board approval.

**2. Desirable:**

- 2.1 Holder of Chartered Financial Analyst charter awarded by CFA Institute.  
**or**
- 2.2 Designated as Chartered Accountant by the Institute of Chartered Accountants of India, or equivalent abroad,  
**or**
- 2.3 Designated as a cost and Management Accountant by the Institute of Cost Accountants of India, or equivalent abroad.

**Experience:**

Experience with a Bank (India/Abroad)/ 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.

**1. Mandatory Experience:**

**Five years'** experience in corporate credit and risk management at the level of Assistant General Manager or above in one or more PSB's 'or' having similar roles and responsibilities in one or more regulated lending entity, with minimum experience of one year in corporate credit and one year in risk management.

**2. Desirable Experience:**

Good understanding of market risk and/or liquidity management and/or operational risk, with exposure to analytics being an added desirable experience.

**D. Remuneration:**

Remuneration will be offered based on candidates' qualification, overall suitability and market benchmarks for respective post, and shall not be a limiting factor for suitable candidates. Engaged candidate will not be eligible for any kind of Staff benefit / scheme. Income Tax, Professional Tax, any other Tax/ Statutory liability will be borne by engaged candidate.

**E. Location:** Head Office or as per the requirement of Bank

## **F. Roles & Responsibilities are appended as Annexure-I**

## **G. Mode of Selection**

- I. Selection will be based on short listing and subsequent round of Personal Interview and/or any other selection method.
- II. The screening committee constituted by the Bank will examine whether the candidates fulfil the required eligibility criteria. Bank may decide the parameters to be adopted for screening process. No representation or correspondence will be entertained by the Bank in this regard.
- III. Adequate candidates as decided by the Bank will be shortlisted based on their eligibility, experience, qualification. Only most suitable candidates will be called for selection process. Therefore, mere satisfying the eligibility norms do not entitle a candidate to be called for further selection process.
- IV. The qualifying marks in Interview will be decided by the Bank.

## **H. Tenure of Engagement:**

- Engagement will be purely on contract basis for a period of **three years initially** from the date of taking charge and extendable as per the needs and requirement of the Bank subject to performance review.
- The terms & conditions of engagement is whole and simple governed by the provisions of the contract and the engagement shall not be construed as an offer of employment or a regular employment in the Bank and the provisions of PF / Gratuity / Pension, etc. shall not apply in this case.
- Unless the Bank extends the contract for further period, on completion of the contractual period of **03 years**, his / her engagement shall automatically come to an end. There will not be a need for issuance of communication by the Bank for termination of the contract after the above said period.
- The contractual engagement can be terminated at any time, by either side, by giving 30 days' notice or salary in lieu thereof.

## **I. Application Fee/ Intimation Charges (Non-refundable):**

**Rs. 100/- for SC/ST/PWBD candidates**

**Rs. 800 /- for all others.**

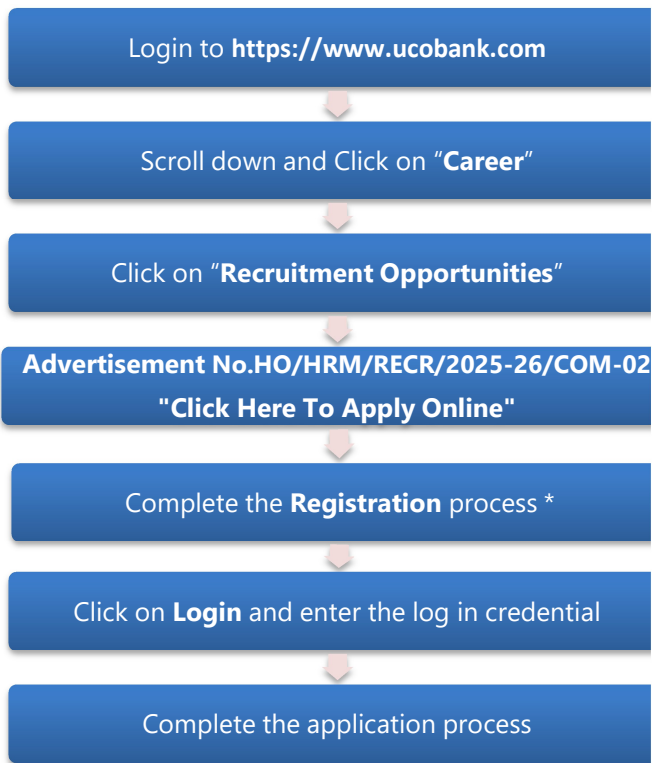
Bank Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate. Fee/ Intimation charges once paid will NOT be refunded on any account nor can it be held in reserve for any other exam or selection.

## **J. Procedure for Application: ONLINE**

Candidates can apply **online** only from **12-08-2025 to 02-09-2025** through the link provided in Bank's website and no other mode of application will be accepted.

## **K. How To Apply**

Candidates are required to have a valid Personal E-Mail ID and Contact Number. Before applying online, candidate will be required to have a scanned (digital) image of his/her photograph, signature, and documents as applicable, as per the specifications given in Annexure-II.



### Payment of fees/ intimation charges via ONLINE MODE

- Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only. The online application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- The payment can be made by using Debit Cards, Credit Cards, Internet Banking, UPI by providing information as asked on the screen.
- After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button in order to avoid double charge. To ensure the security of your data, please close the browser window once

\* Candidates will have to click on "**CLICK HERE FOR NEW REGISTRATION**" to register their application by entering their basic information. After that 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 SMS indicating the Provisional Registration number and Password will also be sent to their mobile number.

**Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application form will be possible/ entertained.**

#### Note:

- Please note that all the particulars mentioned in the online application form including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the online application form or omission to provide the required details in the application form.
- Please note that until photographs, signature and required documents (as applicable) are as per the specifications provided, the system will not allow the candidate to submit the application.
- After completing the procedure of applying on-line including payment of fees / intimation charges, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to the Bank.
- An online application which is incomplete in any respect such as without proper photograph, signature, documents as applicable, unsuccessful fee/intimation charges payment will not be considered as valid.
- Please note that the above procedure is the only valid procedure for applying. No other mode of application would be accepted and such applications would be rejected. Any information submitted by an applicant in his/ her online application form shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

- Applicants are advised in their own interest to apply online well before the closing date and not to wait till the last date to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet. or website jam. Bank does not assume any responsibility for the applicants not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of the Bank.
- Intimations, wherever required will be sent by email and/or sms only to the email ID and mobile number mentioned in the online application form. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website <https://ucobank.com> for latest updates.

#### **L. GENERAL INFORMATION: -**

1. Before applying for the post, candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement and ready to comply with the requirements and terms & conditions contained in this advertisement. The candidates are, therefore, advised to carefully read the advertisement and thereafter complete filling up of application form and submit the same as per the instructions given in this regard.
2. The Bank reserves the right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this notice, including criteria for qualifying/method and procedure for selection.
3. Candidates are advised to keep their e-mail ID active for receiving advices.
4. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, acceptance or rejection of applications, mode of selection, the documents to be produced for the purpose of interview, cancellation of the selection process either in part or full and any other matter relating to engagement process will be final and binding on the candidates. No correspondence or personal enquiries shall be entertained by the Bank in this regard.
5. Candidate will appear for the interview at the allotted centre at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature. No Travelling Allowance is payable to candidates who are called for interview.
6. Request for change of contact no./address/ email ID/interview centre/mode of interview will not be entertained.
7. Not more than one application should be submitted by a candidate. In case of multiple applications, only the last valid (completed) application will be retained and the application fee/ intimation charges paid for the other registrations will stand forfeited. Multiple attendance/ appearance in examination/ interview will result in rejection/ cancellation of candidature.
8. At the time of applying/interview/reporting, the candidate will be required to provide details regarding criminal cases(s) pending against him/ her, if any. The Bank may also conduct independent verification, inter alia, including verification of police records etc. The Bank reserves right to deny the engagement depending upon such disclosures and/ or independent verification.
9. In case any dispute arises on account of interpretation of version other than English, English version will prevail.
10. Canvassing in any form will be a disqualification.
11. Engagement of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank. Such engagement will also be subject to the Rules & Policies of the Bank.
12. Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time

of interview, failing which their candidature shall not be considered. In case of selection, candidates will be required to produce relieving letter from the employer at the time of engagement and clearance from the respective authorities, wherever applicable.

13. Any dispute arising out of and/or pertaining to the engagement process under this advertisement shall be subject to the sole jurisdiction of the Courts situated at Kolkata.

14. Filling up of the positions is solely at the discretion of Bank based on suitability of candidates and no claim will arise for engagement, if the position(s) is not filled due to unsuitability / insufficient no. of candidates.

**BANK RESERVES RIGHT TO CANCEL THE ENGAGEMENT PROCESS ENTIRELY AT ANY STAGE.**

15. **ANNOUNCEMENTS:**

All further announcements/ details pertaining to this process will only be published/ provided on Banks website <https://ucobank.com> from time to time.

16. In case it is detected at any stage of engagement of engagement that a candidate does not fulfil the eligibility norms and/ or that he/ she has furnished any incorrect / false information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is / are detected even after engagement, his /her contract is liable to be terminated without notice. Decision of bank in all matters regarding eligibility, selection would be final and binding on all candidates. **Bank reserves all rights pertaining to this engagement and would be final.**

**Place: Kolkata**  
**Date 12-08-2025**

**Chief General Manager**  
**HRM Department**

## **Annexure –I**

### **Roles & Responsibilities- 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 mainly classified under the following area of operations:

#### **A. Credit Risk Management**

- I. Responsible for Bank-wide effective credit risk management and its implementation.
- II. Ensure that there are adequate resources with required skills, experience and qualification.
- III. Review and approval of results of credit risk management/processes before its reporting to Board.
- IV. Ensure that all the reporting is done in a timely and accurate manner.
- V. Ensure coordination between various functions/ departments in the Bank engaged in credit risk management.
- VI. Ensure adequate training to Bank employees on areas of Credit Risk Management through workshop, e-learning materials, induction and other on-going training programs.

#### **B. Market Risk Management**

- I. 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.
- II. 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.
- III. Assess the appropriateness of the management oversight process in light of the risks inherent in a business unit's policy.
- IV. 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.
- V. Ensure that market risk management policy has been clearly communicated to staff at all levels that deal with market risk.
- VI. Give particular attention to the quality of documentation controls and transaction-handling practices.

#### **C. Operational Risk Management**

- I. Supervise the activities of Risk Management Department for the continual implementation of effective operational risk management framework and all its components.
- II. Review and approve the recommendations of the Risk Management Department before submission to the Committee/Board.
- III. 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.

- IV. Assure that line and executive management maintains an on-going understanding of operational risks and participates in related risk management activities.

#### **D. Liquidity and Interest Rate Risk Management**

- I. Supervise the activities of ALM Cell for the continual implementation of the effective liquidity risk management framework and all of its components.
- II. Review and approval of Asset Liability Management Policy.
- III. Review and approval of the recommendations of the ALM Cell before submission to ALCO.
- IV. 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.
- V. Ensure that line and executive management maintain an on-going understanding of liquidity and interest rate risks and participate in related risk management activities.

- E.** Management of group risk including risks emanating at and from overseas operations and group entities. Overseeing risk management activities at overseas branches of UCO Bank.

#### **F. Others**

- I. 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.
- II. To actively participate in executive level Risk Management Committees and convene Board level RMC.
- III. To review and place / forward recommendations of Integrated Risk Management Department to different functional committees like Credit Risk Management Committee (CRMC), Asset Liability Management Committee (ALCO) or sub-committee of the BOARD etc.
- IV. To monitor development of methodologies for adoption of Advanced Approaches for Credit / Market/ Operational Risk.
- V. 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.
- VI. 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.
- VII. Issuing guidelines regarding pre-sanction appraisal, loan dispensation, post-sanction follow up, loaning powers, exposure limits and other lending related regulations.
- VIII. Define and review Risk Appetite Framework of the bank.
- IX. Any other roles and responsibilities as prescribed by Reserve Bank of India or approved by Bank's Board from time to time.

**Job Description mentioned above is only illustrative and not exhaustive. Jobs, in addition to the above mentioned may be assigned from time to time for the above post.**



## **Annexure-II**

### **Guidelines for scanning and Upload of Documents**

<p><b>Photograph Image:</b> (4.5cm × 3.5cm)</p> <ul style="list-style-type: none"> <li>• Photograph must be a recent passport style colour picture.</li> <li>• Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.</li> <li>• Look straight at the camera with a relaxed face.</li> <li>• 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.</li> <li>• If you have to use flash, ensure there's no "red-eye".</li> <li>• If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.</li> <li>• Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.</li> <li>• Dimensions 200 x 230 pixels (preferred).</li> <li>• Size of file should be between <b>20kb–50 kb</b>.</li> <li>• 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.</li> <li>• Photo uploaded should be of appropriate size and clearly visible.</li> <li>• File type: <b>jpg / jpeg</b>.</li> </ul>	<p><b>Signature</b></p> <ul style="list-style-type: none"> <li>• The applicant has to sign on white paper with Black Ink Pen.</li> <li>• The signature must be signed only by the applicant and not by any other person.</li> <li>• The signature will be used to put on the Call letter and wherever necessary.</li> <li>• If the applicant's signature at the time of the examination/ interview does not match, the applicant will be disqualified.</li> <li>• Dimensions 140 x 60 pixels (preferred).</li> <li>• Size of the file should be between <b>10kb – 50kb</b>.</li> <li>• Ensure that the size of the scanned image is not more than 50kb.</li> <li>• <b>Signature in CAPITAL LETTERS shall NOT be accepted</b></li> <li>• File type: <b>jpg / jpeg</b>.</li> </ul>
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#### **Do's and Don'ts of Photo Capture:**

<p><b>Dos</b></p> <ul style="list-style-type: none"> <li>• Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.</li> <li>• Look straight at the webcam/ camera.</li> <li>• Photograph should be of passport size.</li> </ul>	<p><b>Don'ts</b></p> <ul style="list-style-type: none"> <li>• Small size photograph not to be clicked/ uploaded.</li> <li>• Coloured glasses or sunglasses/ Cap should not be worn.</li> <li>• Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.</li> <li>• Photo not taken in dark/ improper background.</li> </ul>
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Please note that until photographs and signature are as per the specifications provided, the system will not allow the candidate to move forward to the next stage of application.

#### **For Upload of Documents:**

- The documents are to be scanned in **pdf** format
- Click on the respective link 'Choose file'.
- Browse and select the location where the scanned document/file has been saved.
- Select the file by clicking on it.
- Click the upload button.

#### **Documents to be uploaded:**

• Proof of Identity & Address ( <b>Maximum 100 KB</b> )	• Proof of Birth ( <b>Maximum 100 KB</b> )
• Educational Certificate(s) ( <b>Maximum 1MB</b> )	• Any other documents such as CV etc ( <b>Maximum 1MB</b> )
Experience Certificates specifying designation/ job profile, period of service (with specific dates), emolument etc (Maximum 1MB)	

**Please ensure that the photo, signature, documents (as applicable) are uploaded at the specified spaces only in the online application form.**