

 <p>बैंक ऑफ महाराष्ट्र Bank of Maharashtra भारत सरकार का उद्यम एक परिवार एक बैंक</p> <p>प्रधान कार्यालय : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. H. O.: 'Lokmanga', 1501, Shivajinagar, Pune - 411005.</p>	<p>मानव संसाधन प्रबंधन विभाग Human Resources Management Department</p> <p>टेलीफोन/TELE-020 : 25614270-74 ई/मेल-e-mail : bomcoper@mahabank.co.in</p>	 <p>भारत की जनगणना CENSUS OF INDIA 2021 जनगणना से जन कल्याण</p> 
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

No. AX-1/HRM/Cir.29/2020-21

11th May, 2020

RETIRED DY.GENERAL MANAGERS (DGMs) AND ABOVE OF THE BANK

Dear Sir / Madam,

**Reg : Vacancy as Consultant – Management Excellence & Governance
(Staff Accountability Review) on contract basis at Yes Bank.**

We have been informed by Indian Banks' Association, vide letter dt.7th May, 2020, that Yes Bank require services of external experts on contractual basis to strengthen their Risk Management framework.

It has been mentioned in their above communication as under :

- 1) The Yes Bank is in the process of strengthening their existing Credit Sanction, Disbursement and Monitoring mechanisms, as part of which the Staff Accountability Review process is also being looked into in detail.
- 2) They are building up a robust team of professionals with experience in Credit monitoring and accountability to review their stressed portfolio. As part of their Credit Policy, they carry out Staff Accountability Review of all the cases with greater than Rs.5.00 Crore outstanding as on date of NPA.
- 3) With a view to further strengthen their Risk Management framework they are looking for engaging services of external experts on contractual basis (ideally retired DGM and higher grade officers from the PSU Banks having requisite experience in Wholesale Credit processes) to carry out the review of the Wholesale cases which have turned NPA.

Job Description for the Staff Accountability Review role is attached herewith.

Superannuated DGM & above officers who are interested may send their applications directly to Yes Bank at the address/email id provided in the attached Job Description.

The last date of submission of application is 15.05.2020

Yours faithfully


(K.Arvind Shenoy),
Dy.General Manager,
HRM



Encl. as above Job Description

STAFF ACCOUNTABILITY REVIEW | JOB SPECIFICATION DOCUMENT

<i>Functional Role</i>	Staff Accountability Review - Team Member
<i>Designation</i>	Consultant - MEG [Staff Accountability Review]
<i>Location</i>	IFC Tower, Elphinstone, Mumbai [Corporate Office]
<i>Terms of Engagement</i>	<ul style="list-style-type: none"> ▪ On contract basis for a period of 1 year ▪ Further extended based on performance review and management decision
<i>Compensation</i>	Commensurate with experience and skills of the candidate
<i>Reporting to</i>	Head - Management Excellence & Governance
<i>Job Description</i>	<ul style="list-style-type: none"> ▪ Review approved credit proposals (CAMs/Interim Memos), Facility Letters / Documentation / financial statements of assigned set of distressed / NPA accounts of Wholesale / Retail credits from its origination and highlight key shortcomings including errors of credit judgment, laxity in effective supervision over operations in the Borrower account with the Bank ▪ Highlight non-compliance of Credit Policy guidelines at pre-sanction stage, omissions and /or commissions observed during post-sanction & disbursement stage, lapses observed in supervision and control mechanism ▪ Examine enforceability of documents/securities; Ascertain reason for accounts becoming NPA and identify / highlight observed lapses which are directly attributed to slippage of account ▪ Discuss with relevant stakeholders, obtain responses to identified issues and document action points / learnings for deliberation with Team Lead / Head-MEG and submit final review notes for further review at Staff Accountability Review Committee ▪ Co-ordinate with relevant stakeholders for post Committee meeting activities.

Key

Strategic/ Managerial Responsibilities

STAFF ACCOUNTABILITY REVIEW | JOB SPECIFICATION DOCUMENT

Responsibilities

- Interact with Relationship Managers/Business Heads/Control Heads for tagging ownership of identified issues and review of their response
- Summarize, with a clear opinion, on observed issues / lapses in account review and finalize reports for assigned cases in a timely manner.

Core Responsibilities

- Coordinate with relevant stakeholders for response to identified issues and finalize review report post discussion with Team Lead / Head - MEG
- Present cases to Staff Accountability Review Committee (SARC) for deliberation and final decision on identified issues / lapses / action points
- Identify areas of improvement in existing Policies/ Procedures, deliberate with Team Lead / Head-MEG and recommend suitable mechanism for the same
- Co-ordinate post-meeting activities including implementation of Committee decision.

Key Performance Indicators

- Timely completion of reviews for assigned cases
- Identify areas of improvement on credit policies / processes front and share the same with relevant stakeholders post deliberation with Team Lead / Head - MEG.
- Any other assignments depending on needs of the Bank.

Essential Competencies

- Should be familiar with various industry segments of Wholesale Credit and have experience in Credit Appraisal process/ various type of Limit Assessment/financial models, credit sanction processes, Facility Documentation, Post Disbursement / Monitoring procedures, Recovery processes etc.
- Should be familiar on lending guidelines / norms issued by Regulator from time to time.
- Strong technical and analytical skills
- Understanding of accounting principles and expert knowledge in analysing financial statements
- Good presentation skills

STAFF ACCOUNTABILITY REVIEW | JOB SPECIFICATION DOCUMENT

Qualifications and Experience

- Good team player
- Clear thinker, excellent communicator and with high levels of commitment
- Ability to interact with relevant stakeholders and review assigned cases independently.
- Proficient in MS-Word, Excel and Powerpoint
- Retired PSU Officers of DGM Grade and above, with good track record
- 5-10 years of experience in the area of Wholesale Banking Credit / Wholesale Credit Audit / Wholesale Credit Risk (processing of Credit Appraisal for credit decision) / Vigilance

Timeline/ Contact Details

- Apply in strict confidence to **Manjiri Barve** [Group Executive Vice President, Human Capital Management] on manjiri.barve@yesbank.in, **latest by May 15, 2020**
- You can either *directly send your updated resume* or if you prefer, then fill in the below *Expression of Interest Format* and email the same on the above email id.

STAFF ACCOUNTABILITY REVIEW | EXPRESSION OF INTEREST FORMAT

PERSONAL DETAILS	
Salutation [E.G. Mr./Mrs./Ms./Dr.]	
Family Name / Last Name	
Given Name / First Name	
Date Of Birth [E.G. 01/January/1965]	
Contact Number [E.G. +91 98200 12345]	
Alternate Contact Number	
Email Id	

EDUCATIONAL QUALIFICATIONS	
Highest Qualification	
Year Of Passing	
Undergraduate	
Year Of Passing	
Any Other	
Year Of Passing	
Certifications [If Any]	

STAFF ACCOUNTABILITY REVIEW | EXPRESSION OF INTEREST FORMAT

PROFESSIONAL EXPERIENCE	
NAME OF ORGANIZATION	ROLE
	TENURE
<p><i>Key Responsibilities</i></p> <ul style="list-style-type: none"> • • • 	
NAME OF ORGANIZATION	ROLE
	TENURE
<p><i>Key Responsibilities</i></p> <ul style="list-style-type: none"> • • • 	
NAME OF ORGANIZATION	ROLE
	TENURE
<p><i>Key Responsibilities</i></p> <ul style="list-style-type: none"> • • • 	
RELEVANT EXPERIENCE [AS PER THE JOB SPECIFICATION DOCUMENT]	

Dated: May 8, 2020