



सागरमाला फाइनेंस कॉर्पोरेशन लिमिटेड
(पूर्व में सागरमाला डेवलपमेंट कंपनी लिमिटेड)
(भारत सरकार का उपक्रम)

Sagarmala Finance Corporation Limited
(formerly known as Sagarmala Development Company Limited)
(A Government of India Enterprise)
Mini-Ratna Category- I CPSE
CIN: U64920DL2016GOI305194 GSTIN: 07AAYCS0357B1Z8

Advt No.06/Consultant/2026

Date 20.05.2026

Sagarmala Finance Corporation Limited (SMFCL) [formerly known as Sagarmala Development Company Limited] is a schedule B (Mini Ratna Category-I) CPSE under the Ministry of Ports, Shipping and Waterways, Government of India. SMFCL is registered as Non-Banking Financial Company (NBFC) with Reserve Bank of India (RBI). SMFCL aims to make maritime financing more accessible, efficient, and development led. The Corporation focuses on supporting infrastructure that enhances coastal connectivity, strengthens logistics efficiency, enables modern shipbuilding and vessel acquisition, and empowers coastal communities, including fisheries and allied activities. Presently SMFCL's registered office is situated in New Delhi.

To oversee RBI guidelines, SMFC Limited intends to engage professionals / experts as detailed below:-

- 1. Name of the Post-** Chief Risk Officer (CRO)
- 2. No. of Vacancy** - 01
- 3. Essential Qualification:** CA / ICWAI / MBA in Finance.

Certified Banking Compliance Professional by IIBF is preferred.

- 4. Period of Engagement-** The engagement will be on a contractual basis for a period of 2 years which is further extendable based on performance and requirement.
- 5. Maximum age as on cutoff date:** - 63 Years
- 6. Min. Required Post Qualification Experience-** Minimum 20 years of post-qualification experience out of which 10 years in Bank or NBFC of Finance / Audit / Operations (including IT Operations) / Compliance / Legal/ Risk Management Functions. Out of total post qualification experience minimum 3 years' experience should be in Risk Management functions.

Further the candidate should be retired official from Central Govt./ State Govt./ CPSUs/state PSU/ Autonomous Body or any other equivalent organization from the rank not below E7 level or equivalent.

- 7. Monthly Remuneration** - Rs. 90,000/- (Consolidated).
- 8. Scope of Work:** The Chief Risk Officer (CRO) is broadly required to perform following functions:
 - i. General Roles and Responsibilities:**
 - CRO will be majorly concerned with controlling Risk, Liquidity Risk, Market Risk, Operational Risk besides Reputational Risk, Strategic Risk, Enterprise Risk, Human Resource Risk and Legal Risk.

Registered Office: 1st Floor, 124, Thapar House, Janpath Lane, New Delhi-110001, Ph. No. 011-21400754

[E-mail: recruitment@sdclindia.com](mailto:recruitment@sdclindia.com) Website: www.sdclindia.com

Page 1 of 3

- CRO shall be involved in the process of identification, assessment, monitoring and mitigation of the risk through various measures as well as define the risk appetite and limits for the business of organization.
- CRO shall be responsible for creating risk culture in the organization by conducting meetings /trainings/ workshops & seminars.
- CRO shall be involved in designing framework & policies for risk management of entire organization.
- CRO shall conduct meetings / participate in seminars with all internal and external stakeholders to identify the best practices for risk mitigation.
- Any other work assigned by MD or Risk Management Committee (RMC).

ii. For managing Liquidity Risk / Market Risk

- CRO shall be involved in controlling / evaluating and mitigating liquidity risk / market risk by developing necessary risk mitigation framework and risk register.
- Vetting of Asset Liability Management (ALM) Policy, Currency Risk Management Policy.
- Ensuring that statutory / regulatory compliances & Guidelines are adhered to and are incorporated in policies / framework.
- All concerned desk shall provide all reports, risk register and other necessary information as called for to CRO desk from time to time.

iii. For managing Credit Risk

- CRO shall be involved in controlling / evaluating and mitigation credit risk in developing necessary risk mitigation framework and risk register.
- Vetting of lease policy & guidelines, loan policy & guidelines, loan/ lease products and any procedure related to loan / lease and any modifications thereto.
- Vetting of all loan/ lease/ credit proposal before submitting for approval of sanctioning authority so that lending proposal can be seen from angle of inherent risk and its mitigation as identified by proposal appraising unit. The CRO's role in reviewing loan / lease/ credit proposals shall be limited to being an advisor.
- All concerned desk shall provide all reports, risk register and other necessary information as called for to CRO desk from time to time.

iv. For managing Operational Risk (including IT risk)

- CRO shall be involved in identification, measurement and mitigation of operational risk such as Reputational Risk, Strategic Risk, Enterprise Risk, Human Resource Risk and Legal Risk. Operational risks comprise of (not limited to) risk emerging from inadequate or failed internal processes, people, system, cyber security and external factors such as litigations, media reporting etc.
- CRO shall be involved in mitigation of IT risk by ensuring adherence of cyber security guidelines SEBI and RBI.
- CRO may periodically meet with individual Head of Department (HoDs) to access potential risks and mitigation efforts arising due to dynamically changing business environment. It may be noted that each business unit HoDs shall have the day-to-day responsibility for risk management by implementing risk mitigation framework and maintaining risk register.

E. Any other roles/responsibilities as may be notified by RBI from time to time.

9. General Information: Before applying, the candidate must satisfy himself/ herself that he/ she is eligible to apply for the post and is meeting with the requirements and terms and conditions mentioned.

- The appointment is purely on contract basis and thus will not entitle any candidate to claim for regular/ permanent employment in SMFCL.

- ii. Officer shall follow the leave calendar of SMFCL for purpose of Gazetted Holidays and in addition shall be entitled 1 casual leave in a month.
- iii. The contract of engagement can be terminated on either side by giving one-month notice.
- iv. Candidates are required to go through the full text of notification and read all the conditions carefully while applying for the post and should ensure that he/she fulfils the eligibility criteria and other norms mentioned above as on the cut-off date and that the particulars furnished are correct in all respect. If at any stage of selection, it is detected that a candidate has furnished any incorrect/ false information or has suppressed any material fact(s) to become eligible, his/ her candidature will stand automatically cancelled. If any of the above shortcomings is detected even after his/ her engagement, his/her services are liable to be terminated without any notice.
- v. The cut-off date for reckoning age, experience will be the last date of submission of application i.e. **18.06.2026**.
- vi. SMFCL reserves the right to cancel/ restrict/ modify/ after the process, if need so arises, without issuing any further notice or assigning any reason whatsoever.
- vii. Candidates must produce their relieving order and last pay slip from the last served organization in the event of selection.
- viii. Candidate should possess valid email ID and contact number for any necessary communication and should also be equipped with laptop and mobile with internet connection.
- ix. Candidature/ applications are liable for rejection if evidence of age, qualification, experience and pay (pay scale/ CTC) are not furnished along with application.
- x. Incomplete application or applications received beyond the cut-off date will be summarily rejected.
- xi. Courts of jurisdiction will be at New Delhi.
- xii. SMFCL reserves the right to relax/ raise the experience, qualification & other qualifying criteria.
- xiii. No correspondence will be entertained from the candidates who are not shortlisted/ selected.
- xiv. **Interested candidates are requested to forward their application in prescribed format at Annexure A** along with CV, proof of age, qualification, experience and details of last drawn pay including level/ grade and/ or CTC (duly self-attested) with recent passport sized colour photograph to **recruitment@sdclindia.com** on or before **18.06.2026 till 06:00 pm**.

IV. Experience details:

1. Total no. of years of Experience in years, months and days as on cut-off date.
2. Last position held from
3. Name of the Organization working with/separated from
4. Type of the Organization (Govt. /PSU/Private/JV/MNC/NGO/Academic/Others)
5. Pay Scale (at the time of separation) in case of Govt./ PSU employee
6. CTC in case of others
7. Total post qualification experience (excluding induction training/teaching period)
8. Fill previous experience details (starting from first job):

Enclose relevant Supporting documents

Name of the Organization	Position Held	Pay Scale/ CTC	Duration (from-to)	Nature of duties/ Responsibilities

V. Any other information regarding area of exposure/ experience (In not more than 200 words):

VI. Other details:

1. Professional achievements in 20 words (optional)
2. Date of Separation in case of PSU & Govt. employees
3. No. of days required for joining if offered
4. Language known
5. **Enclosures required- Grade & pay scale structure of the present/last organization (CTC Last drawn).**

Verify all details filled in once again

Declaration:

I hereby declare that I have verified the details indicated above and also confirm that all the information is submitted to the best of my knowledge. At any stage if it is found that any of the above information is incorrect and/or is suppressed, the management of SMFCL shall have the right to take any action, as deemed fit as per extant rules.

Place:

Date:

(SIGNATURE OF THE APPLICANT)