



Micro Units Development and Refinance Agency Limited (MUDRA)

Advertisement for Recruitment of suitable professionals at MUDRA

Location: Mumbai

February 13, 2019

Government of India (GOI) has setup a Micro Units Development & Refinance Agency Ltd., hereinafter referred to as MUDRA, as a wholly owned subsidiary of SIDBI. Primary objective of MUDRA is to provide refinance to all eligible institutions in the business of lending to micro / small business entities engaged in manufacturing, trading and services activities with a loan requirement up to Rs. 10 lakh. MUDRA would also look for new partners and channel agencies to provide finance to Last Mile Financiers of small / micro business enterprises. MUDRA would further work to strengthen these institutions by extending other development support to expand their outreach, and also monitor the lending for micro enterprises

MUDRA is presently a Company registered under Companies Act 2013 and is a Non-Banking Financial Institution. MUDRA invites applications from interested candidates in various fields on fixed term contract of 3 years as detailed below:

S. No.	Name of posts with Designations	Function	No. of positions in each post
1	Chief Finance Officer	Treasury, Accounts & Audit	1
2	Executive Vice President - Business Operations	Business Operations	1
3	Executive Vice President – Research, Planning, Promotion & Development	Research, Planning, Promotion & Development	1
4	Senior Vice President – Business Operations	Business Operations	1
5	Vice President - Business Operations	Business Operations	2
6	Vice President – Business & Data Analytics	Research, Planning, Promotion & Development	1
7	Vice President – Risk Management	Risk, Compliance & Legal	1
8	Associate Vice President – Treasury & Accounts	Treasury, Accounts & Audit	1
9	Associate Vice President – HR	Human Resources (HR) & Admin	1
Total No. of positions			10



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I. ELIGIBILITY

The eligibility criteria in terms of qualification, age limit and experience is given below:

Name of Post with Designation & Grade	Function	Age (Years)	Educational Qualification	Minimum post qualification work experience
		Max		
Chief Finance Officer (Grade M4)	Treasury, Accounts & Audit	50	Post-Graduate Degree in any discipline from a recognized educational institution in India	Atleast 20-25 years of relevant experience in Banking/NBFC/MFI/other financial service sector in India in areas such as MSME Banking /Corporate Banking / Risk Management / business with exposure to managing assets and financial requirements of MSMEs and / or relationship management of corporate /MSME Risk.
Executive Vice President - Business Operations (Grade M4)	Business Operations	50	Graduate degree from any recognized institution / university	20-25 years in the financial or banking industry, preferably in MFI/NBFCs.
Executive Vice President – Research, Planning, Promotion & Development (Grade M4)	Research, Planning, Promotion & Development	45	Post-Graduate Degree in discipline like Economics, Business Policies, etc. from a recognized educational institution in India	At least 15 to 20 years of relevant experience in Banking / NBFC / MFI / other financial services sector in India in areas such as MSME Banking / Corporate Banking / Risk Management / business with exposure to managing assets and financial requirements of MSMEs, and / or relationship management of corporate / MSME Risk. Also the candidate should have prior experience of identifying and converting opportunities along with experience in handling soft funds for CSR and development activities.



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Name of Post with Designation & Grade	Function	Age (Years)	Educational Qualification	Minimum post qualification work experience
		Max		
Senior Vice President – Business Operations (Grade M3)	Business Operations	45	Graduate degree from any recognized institution / university	15-20 years' experience in the financial or banking industry, preferably in MFIs/ NBFCs.
Vice President - Business Operations (Grade M2)	Business Operations	45	Graduate degree from any recognized institution / university	10-15 years of experience in the financial or banking industry in business development / customer relationship, appraisal / monitoring & follow-up of MFIs/ NBFCs and compliances required in NBFCs.
Vice President – Business & Data Analytics (Grade M2)	Research, Planning, Promotion & Development	30	Graduate degree in information technology / Computer Science or Post graduate degree / MBA / CA from any recognized university / institution.	A minimum of 3 years' experience in data analytics in the financial or banking industry. Preference shall be given to candidates having certifications in the field of data analytics and / or experience in sophisticated data analytical tools.
Vice President – Risk Management (Grade M2)	Risk, Compliance & Legal	35	MBA / CA or equivalent degree from any recognized university / institution	A minimum of 5 years' experience in risk management in the financial or banking industry. Preference shall be given to candidates having certifications / training in the field of risk management and / or experience in sophisticated tools related to risk management.
Associate Vice President – Treasury & Accounts (Grade M1)	Treasury, Accounts & Audit	35	Chartered Accountant (CA) / MBA from any recognized institution /	Minimum 5 years of experience in accounts / treasury in the financial or banking industry. Preference shall be given to candidates having experience in



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Name of Post with Designation & Grade	Function	Age (Years)	Educational Qualification	Minimum post qualification work experience
		Max		
			university	preparing annual financial statements and ALM statements of NBFC / Bank / Financial Institutions.
Associate Vice President - HR (Grade M1)	Human Resources (HR) & Admin	40	Graduate degree from any recognized institution / university	5-10 years' experience in Human Resources.

- MUDRA reserves the right to raise / modify the eligibility criteria in minimum educational qualifications (including the percentage marks secured at Graduation level) and minimum post qualification work experience depending upon the response in order to restrict the number of candidates to be called for interview. Proficiency in computers is essential for all the above posts.
- The post qualification experience will be counted after the date of acquiring the prescribed qualification.
- The qualification and experience can be relaxed at the discretion of the Competent Authority, at any stage of selection process, in case the Competent Authority is of the opinion that sufficient number of candidates possessing the requisite qualification & experience are not likely to be available to fill up the vacancies reserved for them.
- The cut-off date for calculating the age of candidates is **January 31, 2019**.
- Addendum/Corrigendum, if any, will be published on MUDRA website only. Candidates should refer the same before submission of final application.

II. **SCOPE OF WORK:** The roles & responsibility of work for each post is given in **Annexure.**



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III. REMUNERATION:

- The compensation shall be market driven on CTC basis in the below given range and shall be commensurate with experience and expertise of the selected person for each post. It will be in the form of a total package as given below:

Name of post	Function	Grade	CTC Range
Chief Finance Officer	Treasury, Accounts & Audit	M4	30-45 lakh p.a.
Executive Vice President - Business Operations	Business Operations	M4	30-45 lakh p.a.
Executive Vice President - Research, Planning, Promotion & Development	Research, Planning, Promotion & Development	M4	30-45 lakh p.a.
Senior Vice President - Business Operations	Business Operations	M3	15-25 lakh p.a.
Vice President - Business Operations	Business Operations	M2	12-18 lakh p.a.
Vice President - Business & Data Analytics	Research, Planning, Promotion & Development	M2	12-18 lakh p.a.
Vice President - Risk Management	Risk, Compliance & Legal	M2	12-18 lakh p.a.
Associate Vice President - Treasury & Accounts	Treasury, Accounts & Audit	M1	8-15 lakh p.a.
Associate Vice President - HR	Human Resources (HR) & Admin	M1	8-15 lakh p.a.

IV. PROCEDURE

- Selection would be by way of shortlisting through Written Test/ Group Discussion / Personal Interview before the Selection Committee, which will be held at Mumbai or any other place on a suitable date (to be informed in due course). MUDRA or its authorized agency will undertake the preliminary screening of the applications received, if necessary, and shortlist eligible candidates to be called for interview. Thus, merely fulfilling the requirements laid down in the advertisement would not automatically entitle any candidate to be called for interview.
- The selected candidate would be recruited on fixed term contract of 3 years extendable by 3 more years on each renewal at the discretion of MUDRA.**

V. HOW TO APPLY

- Eligible candidates shall apply in the prescribed format by downloading the same from our website viz. www.mudra.org.in or which is attached to this



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document.

- The duly filled-in application (in English or Hindi) after affixing latest passport size photograph (copy of resume may also be enclosed) bearing full signature of the candidate across the same with date, should be forwarded through e-mail with subject "**Application for the post** (*mention the name of the post*)" to email ID mudrarecruitment@mudra.org.in on or before **March 15, 2019 (Friday)**.
- The duly signed hard copy of application has to be submitted by courier/speed post/registered post (in a cover super-scribed "**Application for the post** (*mention the name of the post*)" before the **last date of submission of application** or at the time of interview failing which candidature shall be rejected.
- **However, the candidates who have only e-mailed the duly filled application with supporting documents and not submitted the application by courier/speed post/registered post before the last date of submission have to mandatorily submit the hard copy of the signed application at the time of interview.**
- Applications should be accompanied by self-attested copies of relevant certificate(s) / documents, in support of proof of identity, address, age, educational qualification (educational certificates/mark-sheets), work experience, etc, as mentioned in the application form. An application not accompanied by photocopies/ scanned copies (in cases of applied online) of relevant certificate(s) / documents, or not in prescribed format or not signed by the candidate or incomplete in any respect or received after due date / last date of submission of applications will not be entertained under any circumstances.
- Kindly note that only prescribed application forms shall be acceptable and application in any other form shall not be acceptable
- The candidates can apply for **ONE POSITION ONLY**. Candidate applying for more than one post will render his/her candidature invalid for all the posts.

VI. OTHERS

- Candidates, called for interview shall be paid fare equivalent to economy class airfare from their place of residence/work to the place of interview and back by shortest route in India or fare actually incurred by the candidate whichever is less.



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- MUDRA will in no case be responsible for non-receipt of applications or any delay in receipt thereof on any account whatsoever.
- Applications which are materially incomplete or are submitted without essential documents as prescribed in the Application form, or are received (through mail) after the prescribed date will not be considered.
- Candidates **short listed for interview** shall have to produce all certificates in **original for verification** of their age, educational qualification, experience details, etc. **at the time of interview. Failure to produce the same shall render the candidate ineligible for the recruitment process.**
- Candidates are advised that they should not furnish any particulars or information that are false, tampered/fabricated or should not suppress any material information while applying for the post.
- In case it is detected at any stage that a candidate does not fulfill any of the eligibility criteria for the post applied for and / or that he / she has furnished any incorrect information or has suppressed any material fact(s), his / her candidature will stand cancelled forthwith. If any of these shortcomings is / are detected even after the appointment, his/her services will be liable to be terminated forthwith.
- Decisions of MUDRA in all matters regarding eligibility, selection etc., would be final and binding on the applicants for the post. No representation or correspondence will be entertained by MUDRA in this regard. Canvassing in any form will lead to disqualification of candidature.

By

The MD & CEO,

Micro Units Development and Refinance Agency Limited

C-11, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai – 400 051



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Annexure

Detailed roles & requisite skills required for each post

Chief Finance Officer (Grade M4)	
Key responsibilities	<ul style="list-style-type: none">• Work closely with the CEO of MUDRA and other senior leaders on various strategic and short-term/ long-term initiatives involving, but not limited to, driving operations excellence (service delivery, operations organization structure and policies, etc.), company-wide profitability, strategic client pursuits, Digital Transformation priorities and so on.• Chart out strategy for operations in consultation with the senior management, build capability and manage effective execution of the same.• Provide inputs for preparation of annual business plan.• Provide leadership and guidance across functions such as programs, HR, Finance, technology, general administration, risk, compliance and audit.• Ensure clear definition of scope, goals, deliverables, project tasks, resource requirements and SLAs for all support and enabling functions.• Identify hiring needs and work closely with the HR Manager on talent acquisition.• Ensure compliance to all financial and legal regulations.• Execute and oversee the implementation of digital strategy at MUDRA.• Constantly build and improve systems and processes across various functions.• Forge partnerships with other organizations to support and amplify MUDRA's on-ground efforts.• Identify potential funders for the organization and work closely with the CEO, MUDRA to pursue them for wider financial support. This includes researching potential funders, drafting or overseeing drafting of proposals and letters for them, and developing and executing a retention strategy.• Coordinate various cross-functional forums for highlighting and solving various operational and financial issues.• Establishing and maintaining interpersonal relationships and regular communication with functional heads and their direct reports.• Benchmarking, process analysis, communication, change management and strategy development & deployment for



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	<p>performance and operational efficiency matrices for the organization vis- a-vis industry & global standards.</p> <ul style="list-style-type: none"> • Develop operations policies; setup SOPs & ensure compliance. Take necessary corrective actions to realize plans as per budget. • Oversee the performance management process for the reporting departments through use of system generated MIS and dashboards. • Chair operational review meetings to monitor progress and take corrective actions as required. • Track progress of key performance indicators and report the same to CEO of MUDRA. • Drive & encourage performance oriented culture towards achievement of strategic goals. • Provide support to the refinance teams to ensure resolution of service delivery related challenges. • Overseeing statutory / internal /CAG/ taxation audits of MUDRA and stakeholder management related to audits. • Preparation and presentation of reports to the CEO, MUDRA and the board of Directors of MUDRA. • Any other assignment as decided by the CEO of MUDRA.
<p>Requisite skills</p>	<ul style="list-style-type: none"> • Well organised and ability to priorities work according to changing requirements to meet tight deadlines. • Strong continuous improvement mind set in all areas of responsibilities • Strong interpersonal and team management skill. • Excellent analytical and decision making skill. • Sound knowledge & understanding of the MSME industry and the latest trends and happenings in the financial sectors. • Should have excellent people/stakeholder management skill. • Should have excellent skills in project management and good analytical skills. • Should be able to lead and guide employees of the organisation. • Excellent written and oral communication skills in both English and Hindi, and ability to communicate in both languages and good negotiation skills.
<p>Executive Vice President - Business Operations (Grade M4)</p>	
<p>Key</p>	<ul style="list-style-type: none"> • Set strategic direction of Refinance business; establish long and short term goals in consultation with the CEO of



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responsibilities	<p>MUDRA.</p> <ul style="list-style-type: none">• Develop and deliver business strategy (including Revenues, Profit, Yield) and build capabilities for the business.• Design and execute implementation and Change Management plan for adherence to strategic direction in cost management, goal setting, alliances, employee relations, customer satisfaction and risk management• Prepare annual business plans and operational budgets through internal and competitive analysis.• Lead the business into new customer segments, geographies, products as per the strategic plan.• Guide and set targets for Lead - Institutional Refinance and Lead - Refinance Appraisal Processing & Information Dept. - towards the shared strategic goal.• Ensure completion of timely and effective end-to-end service fulfilment (lead origination, underwriting, collections, and monitoring & Follow-up) by ensuring close collaboration between Institutional Refinance, Refinance Appraisal Processing & Information Dept., Risk & Compliance, and Treasury & Accounts to ensure delivery of effective customer engagements.• Enhance the market perception and branding of the business in close collaboration with the CEO, MUDRA and Head of Research, Planning & Promotion & Development.• Acquire new customers to increase business and market reach.• Ensure timely and accurate preparation of various periodic reports and memorandums for submission to various committees for sanction / asset liability management / delinquency management, etc.• Acts as approver, signatory, and checker as per the delegation of authority.• Represent MUDRA Refinance with external stakeholders (public forums, conferences, seminars, customers, partners, media etc.) to manage and enhance the MUDRA brand and market positioning.• Scan market and implement best relevant practices for Refinance business.• Build, develop and retain the manpower aligned to the future requirements.• Ensure focus cascading of organizational objectives into individual objectives and review performance against the
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	<p>same.</p> <ul style="list-style-type: none"> • Create a culture of ownership, respect, accountability, and understanding of business priorities in the Refinance business. • Any other assignment as decided by the CEO of MUDRA.
Requisite skills	<ul style="list-style-type: none"> • Sound knowledge & understanding of the MSME industry and the latest trends and happenings in the financial sectors. • Sound knowledge & understanding of government, RBI regulations and norms requirements. • Should have excellent sales, account management, influencing, negotiations, customer service skills. • Should have excellent people/stakeholder management skill. • Should have excellent skills in project management and good analytical skills. • Should be able to lead and guide employees of the organization. • Should have excellent networking skills to foster partnership. • Excellent written and oral communication skills in both English and Hindi, and ability to communicate in both languages.
<p>Executive Vice President – Research, Planning, Promotion & Development (Grade M4)</p>	
Key responsibilities	<ul style="list-style-type: none"> • Provide credible and actionable insights, enabling long term strategy development and critical decisions at MUDRA. • Assist CEO, MUDRA to prepare yearly strategy plans to meet business goals and set performance measurement mechanism for the same. • Support strategy building and coordinate on expanding range of financial services offered by MUDRA and assist in comprehensive planning for new initiatives. • Develop and build internal capabilities for delivering the business strategy. • Devise the budget for strategy initiatives such as promotion and development and monitor the progress. • Ensure the operations performance is in line with the strategic & operational plans. • Expand the existing markets in terms of revenue and margins.



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	<ul style="list-style-type: none"> • Identify, evaluate and launch new service lines / products / businesses. • Identify high improvement opportunities and apply 'best in class' methodologies to define process documentation & formulate standard operating procedures resulting in cost savings/process improvements. • Conduct key diagnostic analysis to define business problems and opportunities and defining the appropriate plan to address the same. • Interact with external stakeholders (media, DFS, investors, international welfare bodies) to manage and enhance the MUDRA brand and market positioning. • Oversee the preparation of business related policies in line with the strategy and statutory guidelines. • Coordinate with the function heads to innovate and improve the ecosystem at MUDRA. • Knowledge management of socio-economic and market-related data, and any other business data to inform the business planning and decision-making processes. • Responsible for creating strategy for promotion, development and outreach cell. • Fostering beneficial partnership with different institutions which can provide MUDRA with both tangible and non-tangible benefits. • Assist CEO, MUDRA and CTO, MUDRA to build and develop a digital strategy. • Generation of periodic reports and insights for senior management. • Any other assignment as decided by CEO of MUDRA.
<p>Requisite skills</p>	<ul style="list-style-type: none"> • Sound knowledge & understanding of the MSME industry and the latest trends and happenings in the financial sectors. • Should have excellent people/stakeholder management skill. • Should have excellent skills in project management and good analytical skills. • Should be able to lead and guide employees of the organisation. • Should have excellent networking skills to foster partnership. • Excellent written and oral communication skills in both English and Hindi, and ability to communicate in both languages.



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Senior Vice President – Business Operations (Grade M3)

Key responsibilities	<ul style="list-style-type: none">• Strategize and lead the Institutional Refinance Relationship Management team across all customer segments towards achieving the targets in consultation with the Head of Business Operations.• Evaluate potential Institutional Refinance business deals by analyzing market strategies, feasibility, risk management and internal priorities.• Develop solutions and negotiation strategies by analyzing Institutional Refinance business strategies, operations and clients' needs.• Define, drive, and continuously improve the relationship management framework and business policies for the Institutional Refinance / Business Operations.• Lead closure of the new Institutional Refinance / Business deals by negotiating contracts with clients as and when needed.• Develop expansion strategy for Institutional Refinance /Business into new customer segments, geographies, products as per the strategic plan in close consultation with the Head – Refinance.• Assist Head of Business Operations in implementation and Change Management for adherence to strategic direction in Institutional Refinance cost management, goal setting, alliances, employee relations, customer satisfaction and risk management.• Assist Head of Business Operations in preparing annual Institutional Refinance business plans and operational budgets through internal and competitive benchmarking analysis.• Ensure design of up-to-date policies and operating procedures for the all Institutional Refinance / Business customer segments and products.• Lead Relationship Managers for all customer segments and set targets towards the shared strategic goal.• Oversee timely and effective end-to-end service fulfilment (lead origination, underwriting, collections, and monitoring & Follow-up) by ensuring close collaboration between Relationship Managers, Refinance Executives, Lead - Refinance Appraisal Processing & Information Dept., and Monitoring and Follow-up field coordination team across India.• Develop and maintain good industry contacts and increase
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	<p>the visibility and acceptance in the market.</p> <ul style="list-style-type: none"> • Locate or propose potential business deals by contacting potential clients (Banks/NBFCs/MFIs). • Ensure collaborative working with Risk & Compliance, RAPID and Treasury & Accounts to deliver effective customer engagements. • Enhance strategic collaboration across customer segments (Banks, NBFC, MFI etc.). • Acquire new customers and increase wallet share from existing customers to increase business and market reach as per the strategy. • Have periodic discussion with customers on customer satisfaction. • Ensure timely and accurate preparation of various periodic reports and memorandums for submission to various committees for sanction / asset liability management / delinquency management, etc. • Acts as approver, signatory, and checker as per the delegation of authority. • Represent MUDRA Refinance/ Business with external stakeholders (public forums, conferences, seminars, customers, partners, media etc.) to enhance the MUDRA brand and market positioning. • Scan market and implement best relevant practices for Institutional Refinance / Business. • Build, develop and retain the manpower aligned to the future requirements. • Ensure focus cascading of Institutional Refinance business objectives into individual objectives and review performance against the same. • Create a culture of ownership, respect, accountability, and understanding of business priorities in the Institutional Refinance business. • Any other assignment as decided by the CEO of MUDRA.
<p>Requisite skills</p>	<ul style="list-style-type: none"> • Sound knowledge & understanding of the MSME industry and the latest trends and happenings in the financial sectors. • Sound knowledge & understanding of government, RBI regulations and norms requirements. • Should have excellent sales, account management, influencing, negotiations, customer service skills. • Should have excellent people/stakeholder management skill.



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	<ul style="list-style-type: none">• Should have excellent skills in project management and good analytical skills.• Should be able to lead and guide employees of the organization.• Should have excellent networking skills to foster partnership.• Excellent written and oral communication skills in both English and Hindi, and ability to communicate in both languages.
Vice President - Business Operations (Grade M2)	
Key responsibilities	<ul style="list-style-type: none">• Assisting senior management in developing Business Development strategy by providing market feedback on new developments & competing trends.• Exploring and generating new business opportunities for MUDRA in alignment with the MUDRA's vision and strategy.• Managing and servicing end-to-end customer account and addressing customer grievances.• Coordination with various internal departments such as RAPID, Refinance Execution, Risk & Compliance, Account & Treasury to ensure timely completion of customer engagements.• Developing and maintaining good industry contacts and increasing the visibility and acceptance in the market• Ensuring timely and accurate appraisal of proposals received from MFIs, NBFCs, Banks, etc. for sanction by delegated authority by coordinating with RAPID team• Preparation of memorandums for submission to various committees for sanction / asset liability management / delinquency management, etc.• Ensuring preparation of legal documents in line with terms of sanction.• Ensuring timely disbursements of sanctioned cases by complying with terms of sanction and in line with the policy of MUDRA, and preparing accounting vouchers for disbursements and repayment, etc.• Ensuring preparation and issuing of repayment advices to borrower institutions periodically for respective due dates.• Keeping track of financial and operational performance and rating of assisted/disbursed cases.• Timely follow-up and monitoring of disbursed cases including timely obtention of monitoring reports, end-use



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	<p>verification and follow-up visits by authorised CAs, receipt of acknowledgement of debt, various certifications required to be submitted by the borrower institutions, annual review of borrower institutions, etc.</p> <ul style="list-style-type: none"> • Keeping abreast regarding policy environment for Banks, MFIs, NBFCs and other lending institutions in the country. • Developing and managing relationship with various stakeholders of MUDRA viz. rating agency, Banks, NBFC-MFIs, MFIs etc. • Designing new products and writing reports and making presentations to various stakeholders. • Representing MUDRA in various sectoral events, conferences and platforms. • Generation of periodic reports and insights for senior management • Scanning market and implementing best practices for the business development function. • Any other assignment as decided by the CEO of MUDRA.
<p>Requisite skills</p>	<ul style="list-style-type: none"> • Good understanding and sound knowledge of policy/legal/regulatory guidelines related to microfinance, micro/small businesses (MSE) financing and other related areas • Good analytical skill for taking right decisions as well as good time management and organizational skills • Good man management skill with ability to inspire and motivate individuals in the team • Excellent written and oral communication skills in both English and Hindi, and good negotiation and presentation skills
<p>Vice President – Business & Data Analytics (Grade M2)</p>	
<p>Key responsibilities</p>	<ul style="list-style-type: none"> • In depth analysis of data on PMMY portal of MUDRA, business operations of MUDRA and any other data being used in MUDRA • Coordinating closely with various functions to collect data and building the internal database to generate trends and insights • Applying statistical tools and techniques to generate insights from the collated data of MUDRA • Preparing periodic reports, presentations, publications and sharing with relevant stakeholders • Assisting Research, Planning and Promotion function with required research, feasibility study and impact assessment



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	<ul style="list-style-type: none"> • Preparing and refreshing SOPs and BI tools/systems/software • Scanning market and implementing best practices on research and analytics • Supporting CTO /Senior Executive (IT) in discharge of his duties for the overall IT management of MUDRA such as internal computerization, management of PMMY portal, management of software and IT infrastructure, arranging / taking periodic backup of data, as and when required. • Any other assignment as decided by the CEO of MUDRA.
Requisite skills	<ul style="list-style-type: none"> • Sound knowledge & understanding of data analytics, sophisticated analytical tools and current trends. • Ability to prepare presentations, reports and other publications based on the analytics. • Knowledge & understanding of information technology and current trends in banking technology e.g. Operation management, software development tools, web technology, database, system integration, IT security, network communications, etc. • Knowledge of project management and contract management. • Good written and oral communication skills in both English and Hindi, and ability to communicate in both languages
Vice President – Risk Management (Grade M2)	
Key responsibilities	<ul style="list-style-type: none"> • Assist in Preparation of Risk Management policies for Credit, Market and Operational risks and policies for Asset Liability Management (ALM), Investment, Internal Capital Adequacy Assessment Process (ICAAP) and such other policies having bearing on the risks faced by MUDRA (e.g. Security and Collateral Management Policy etc.) and carrying out periodic review / modifications to these risk management policies /frameworks to suit the changing environment and business needs. • Assist lead in assessment of associated risk and suggesting policy, framework for development of new products carrying significant credit risk. • Recommend risk mitigation Strategy and Implement process to ensure organization is prepared to deal with potential risk. • Assist in preparation and review of risk capital charge calculation methodology and impact on Bank’s capital. • Assist in preparation of profiles of risks across the



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	<p>organization and review adherence to the risk limits specified by the Board of MUDRA.</p> <ul style="list-style-type: none"> • Assist in preparation of memorandum for the annual budget, business plan and the long term development plan of MUDRA. • Preparation, implementation and modification of Credit and Operational risk measurement/assessment, methodologies, models, tools and frameworks. • Assist the lead in minimizing the risks at borrower level and portfolio level, approving the lendable rating grades and setting up the exposure limit structure in line with Bank's risk appetite and monitor compliance. • Identification, analysis and addressing various risks such as business risk, credit risk, market risk, financial risk, operational risk, etc. • Preparation and implementation of comprehensive risk management framework for MUDRA including structure, tools, policy documents, etc. • Assisting in the development and monitoring of key risk indicators (KRIs) that are mapped to various risks to determine elevations in risk and proactively implement risk mitigation measures. • Coordinating the collection of risk information from source systems, departments, and reporting thereof. • Analysing the data and applying to various key risk areas to update the risk profile. • Assist in conducting internal conformance reviews to defined SOPs and processes • Assist lead in ensuring compliance with external regulations, as applicable • Keeping abreast of notices issued by apex body and Gol and subsequently preparing a plan of action. • Any other assignment as decided by the CFO/CEO of MUDRA.
<p>Requisite skills</p>	<ul style="list-style-type: none"> • Sound knowledge of market, industry, policy and legal/regulatory issues related to microfinance, MSE financing, Bulk support to financial institutions and other related products. • Sound knowledge of Corporate governance, enterprise risk management, information & security risk, market & credit risk, regulatory risk, operational & technology risk, business continuity management, risks identification, assessment, management frameworks, etc.



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	<ul style="list-style-type: none"> • Excellent analytical skill for taking right decisions as well as good time management and organisational skills. Strong skills in spreadsheets and in analysing large volumes of data along with sound experience in report writing, project proposal preparation and analysis. • Excellent written and oral communication skills in both English and Hindi, and ability to communicate in both languages and good negotiation skills
Associate Vice President – Treasury & Accounts (Grade M1)	
Key responsibilities	<ul style="list-style-type: none"> • Keeping abreast with accounting and investment related policy environment for MUDRA and ensuring that accounting & investment policies are in accordance with policy environment. • Preparation of periodic financial statements. • Managing daily transactions related to accounts of MUDRA including making and/or checking of vouchers, co-ordination with operational staff of MUDRA for loan management software related issues. • Preparation, analysis and interpretation of accounting records, financial statements and other financial reports to assess accuracy, completeness, and conformity to reporting and procedural standards. • Preparing and managing various subsidiary ledgers and periodic reconciliation of subsidiary ledgers with general ledger. • Preparing various financial / accounting reports for MUDRA including cash flows, budgets, ALM statements, interest payable to lenders, etc. • Analysing business operations, trends, costs, revenues, financial commitments, and obligations to project future revenues and expenses or to provide advice. • Organising and facilitating statutory / internal /CAG/ taxation audits of MUDRA and stakeholder management related to audits. • Managing all tax related issues of MUDRA including computation, checking, payment, refunds, filing of tax returns, etc. • Preparation and submission of various statutory and regulatory returns to Registrar of Companies and RBI and ensuring compliance with regulatory/statutory provisions. • Managing asset classification and provisioning requirements of MUDRA in line with regulatory guidelines. • Preparation of various periodic statements/reports for



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	<p>submission to various internal committees of MUDRA.</p> <ul style="list-style-type: none"> Managing treasury operations of MUDRA viz., investment / redemption in respect of mutual funds/fixed deposits/corporate deposits etc. Providing inputs to the management in forecasting, monitoring and tracking cash flow (weekly, monthly, quarterly etc.). Assisting management in reviewing and improving cash management, ensuring financial obligations are met in accordance with MUDRA's policies and procedures. Any other assignment as decided by the CFO/CEO of MUDRA.
Requisite skills	<ul style="list-style-type: none"> Good knowledge of Tally software and sophisticated accounting software such as Core Banking Technology or similar solutions being used by NBFCs, etc. Sound knowledge of guidelines issued by Institute of Chartered Accountants, Ministry of Corporate Affairs and RBI pertaining to NBFC-ND-SI. Rich experience in preparation of final accounts (Profit & Loss statement, Balance Sheet, Cash flow statement, ALM, etc.) of loan / asset finance NBFCs. Good analytical skills. Excellent written and oral communication skills in both English and Hindi and presentation skills.
Associate Vice President - HR (Grade M1)	
Key responsibilities	<ul style="list-style-type: none"> Assist Lead of Human Resources (HR) & Admin in implementing the mandated HR policies and procedures in the organization. Closely collaborate with department's heads and employees to ensure smooth functioning of the business and function. Resolve issues related to background checks and time & attendance for all employees. Coordinate with external vendors to ensure timely completion of engagements under guidance of Head of HR & Admin. Coordinate the overall administration and delivery of training and development activities for the employees. Support in ongoing needs assessments and identify training requirements Coordinate with the management to ensure smooth talent acquisition within turnaround time. Ensure compliance with PMS guidelines and timelines in



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	<p>the organization.</p> <ul style="list-style-type: none">• Ensure compliances with policies related to labour laws and guidelines.• Liaise with employees to address grievances and highlight critical issues to the management.• Resolve audit queries on time and ensure compliance.• Generation of periodic reports and insights for senior management.• Any other assignment as decided by the CFO/CEO of MUDRA.
Requisite skills	<ul style="list-style-type: none">• Sound knowledge & understanding of the HR processes and the latest HR trends and happenings in the financial sectors.• Sound knowledge & understanding of government labour regulations and norms requirements.• Should have good people and stakeholder management skill.• Should have good skills in project management.• Should have good Relationship building and Networking skill.• Excellent written and oral communication skills in both English and Hindi, and ability to communicate in both languages.

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