



Karnataka Bank, a leading technologically advanced Private Sector Bank with a pan-India footprint, offers exciting opportunities for the candidates to join its highly competent workforce as Specialist Officers to be positioned at its Head office, Mangaluru and Bull Temple Road Office, Bengaluru.

1. DETAILS OF NUMBER OF POSTS: -

Name of the Post	Department	Scale	No of Vacancies
A. Chief Manager	Finance & Accounts	IV	1
B. Manager (Financial Reporting)		II	1
C. Manager (Tax)		II	1
D. Manager (FP&A)		II	1
E. Manager (Internal Control)		II	1
F. Statistician	Risk Management	III	1
G. Economist		III	1
H. Risk Manager		II	2
I. IT expert in Oracle for OFSAA (Oracle Financial Services Analytical Application)		II	1

HOW TO APPLY

- Candidates meeting the eligibility criteria and having relevant experience may forward their resumes to recruitment@ktkbank.com.
- **Shortlisted candidates will be called for interview.** The date of interview and venue will be communicated separately to the applicant's email address.
- No allowances/reimbursement will be payable/made for attending the interview. The selection will be through interview and personal interaction on the basis of eligibility, experience, qualification and performance during interview/interaction (subject to duly fulfilling the prescribed eligibility criteria).

● **Selected candidates will be appointed and posted at Bank's Head office, Mangaluru and Bull Temple Road Office, Bengaluru.** The selected candidate is also liable to be transferred any other Departments/Offices of the Bank according to the administrative requirements of the Bank.

Probation: Selected candidates will be on probation for a period of one year and on satisfactory completion of the probationary period, will be confirmed, subject to rules and regulations of the Bank.

GENERAL INSTRUCTIONS

- Candidates should ensure that they are eligible to participate in the selection process as per the eligibility criteria stipulated above. If any stage, it is found that candidate is ineligible /or that he/she has furnished any incorrect/false information/document or has suppressed any material fact(s), his / her candidature is liable to be canceled, without notice and compensation.
- Mere submission of CV/Resume against this notification and apparently fulfilling the eligibility criteria would not bestow on him/her right to be called for interview.
- The Bank reserves the right to alter, modify or change the eligibility criteria and /or any of the other terms and conditions mentioned in this notification. Further, the Bank reserves the right to reject any application without assigning any reason and no correspondence in this regard will be entertained.
- Decision of the Bank in matters regarding eligibility criteria, Preliminary Interaction, Interview or any other matter relating to selection process will be final and binding on the candidates. No correspondence or personal enquiries will be entertained by the Bank in this regard

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2. Eligibility Criteria: - The eligibility criteria for the aforesaid posts are as under:

A. Name of the post	Chief Manager
Age Limit	35 years (as on 01.07.2023)
Job Location	Bengaluru
Qualification & Experience:	
Candidate should be a qualified Chartered Accountant with 6-7 years of post-qualification experience in Banking Sector.	
Job Profile/Responsibilities/KRAs:	
<ul style="list-style-type: none">• Supervision/Review of daily/Monthly/Quarterly Profit & Loss, Balance Sheet and Cash Flow statements• Expertize in implementing financial procedures, maintaining & finalizing accounts as per statutory norms• Supervised the Internal Control on Financial reporting (ICoFR) audit pertaining to Financial Reporting and statutory audit and ensure there are no control gaps and/or negative observations• Resourceful in conducting financial analysis, managing preparation of MIS reports and implementing systems for operational effectiveness; skilled in exercising internal control for financial analysis and management & portfolio reporting• Exposure in identifying areas of strength & weaknesses in the financial function, driving controllership of taxation area; managing systems effectively to improve efficiency, increase cost saving, productivity & bottom line• Excels in analyzing financial results and providing management with a clear understanding of financial performance and effects of business plans and strategy• Having experience in preparing/review of IndAS financials and presentations• Expertise in financial planning & analysis and costing that led to improvements in cost savings, profitability & productivity.• Experience of building and leading a team of 8 - 10 members towards desired results.	

B. Name of the post	Manager (Financial Reporting)
Age Limit	30 years (as on 01.07.2023)
Job Location	Bengaluru
Qualification & Experience:	
Candidate should be a qualified Chartered Accountant with 2 years of post-qualification experience in Banking Sector in the area of Financial Reporting and MIS.	
Job Profile/Responsibilities/KRAs:	
<ul style="list-style-type: none"> • Preparation of Financials as per BR Act • Interaction with statutory/internal auditors during quarter ends and accounts finalisation • Preparing MIS reports on financial parameters for top management • Daily NIM tracker • Maintaining control on Financial Reporting & interaction with Internal Control Financial Reporting (ICoFR) auditors • Preparing financial data for submission to RBI whenever required within timelines • Assisting in closing quarterly and annual audits within timelines • Preparing charts and presentations for various Board level committees and Board • Having handled IndAS financial reporting independently or a part of team. 	

C. Name of the post	Manager (Tax)
Age Limit	30 years (as on 01.07.2023)
Job Location	Mangaluru
Qualification & Experience:	
Candidate should be a qualified Chartered Accountant with 2 years of post-qualification experience in Banking Sector in the area of Compliance with Corporate Tax, TDS and GST related Provisions.	
Job Profile/Responsibilities/KRAs:	
<ul style="list-style-type: none"> • Computation of quarterly Advance Tax, Annual Income Tax liability • Preparing Form 3CD and filing of Tax Audit Report • Timely filing of Annual Tax returns, payment of self-assessment tax, advance tax, Quarterly TDS/GST returns, Form 16 generation, • Timely attending to the related notices, • Timely filing of appeals, replies etc. • Follow up with the Tax Authorities for getting early refunds. 	

D. Name of the post	Manager (FP&A)
Age Limit	30 years (as on 01.07.2023)
Job Location	Bengaluru
<p>Qualification & Experience:</p> <p>Candidate should be a qualified Chartered Accountant with 2 years of post-qualification experience in Banking Sector in the area of Financial Planning and Analysis.</p> <p>Job Profile/Responsibilities/KRAs:</p> <ul style="list-style-type: none"> • Preparation of Revenue Budget, Annual/quarterly operating plans • Variance Analysis • Assist in activity of capital raising • Cost Benefit Analysis for new products launched • Have worked with OFSAA for FTP and Branch Profitability/Product Profitability • Operating Cost rationalisation/Monitoring. 	

E. Name of the post	Manager (Internal Control)
Age Limit	30 years (as on 01.07.2023)
Job Location	Mangaluru
<p>Qualification & Experience:</p> <p>Candidate should be a qualified Chartered Accountant with 2 years of post-qualification experience in Banking Sector.</p> <p>Job Profile/Responsibilities/KRAs:</p> <ul style="list-style-type: none"> • Ensuring the payments made at H.O. through F&A as per the delegated powers. • Office accounts maintenance at GL level and linking of the same to TB, P&L and BS with category wise. • Handling DEA Fund related activities along with related returns. • Placing ACB/ Board notes related to Office accounts. • Maintenance/revision of SOP's & Policies like Policy on Cheque Collection, Policy on Compensation, Policy on Old Records and Policy on Office accounts. • Handling related ATR's <p><u>KRA</u></p> <ul style="list-style-type: none"> • Ensuring the payments made at H.O. through F&A as per the delegated powers. • Timely and complete transfer of DEA fund and filing of returns • Timely submission of ACB & Board Notes/ ATR's • Updation of SOP's & Policies in timely manner • Ensuring the timely payments as per the delegated powers. 	

F. Name of the post	Statistician
Age Limit	35 years (as on 01.07.2023)
Job Location	Mangaluru

Qualification:

A Master's degree or Post-Graduate Degree in Statistics / Mathematical Statistics/ Statistics & Informatics/ Applied Statistics & Informatics (2 Years duration-full time) from a university/ Institute recognised by the government of India or its regulatory bodies with a minimum of 55% marks or equivalent grade in aggregate of all semesters / years.

Experience:

Essential: Minimum 3 years of post-qualification work experience in Banks/FIs /PSUs in the field of data handling/Data Science/ Data analysis / data interpretation/statistics.

Desirable: Working knowledge of statistical software packages such as R, Python, SAS, SPSS or Stata etc.,)

Job Profile:

- Will play a crucial role in analysing large volumes of data to provide valuable insights and support strategic decision-making processes.
- Usage of expertise in statistical analysis and predictive modelling to contribute to the development of effective risk assessment and mitigation strategies.
- Apply statistical methodologies to analyse large datasets, identifying patterns, trends & correlations.
- Develop predictive models to forecast key performance indicators and support business planning.
- Conduct hypothesis testing and provide statistical insights to guide decision-making processes.
- Collaborate with risk management teams to assess and quantify credit, market and operational risks.
- Develop statistical models to evaluate the probability of default, loss given default and other risk metrics.
- Perform stress testing and scenario analysis to identify potential vulnerabilities and mitigate risks.
- Provide insights on revenue, profitability analysis and capital allocation strategies.
- Collaborate with finance teams to prepare financial reports, presentations and dashboards.
- Develop & implement algorithms, scripts & macros to automate repetitive tasks & improve efficiency.
- Present analytical results, reports & recommendations to management & support decision-making processes.

G. Name of the post	Economist
Age Limit	35 years (as on 01.07.2023)
Job Location	Mangaluru

Qualification:

A Master's degree or Post-Graduate Degree in Economics/ Mathematical Economics/ Econometrics (2 Years duration-full time) from a university/ Institute recognised by the government of India or its regulatory bodies with a minimum of 55% marks or equivalent grade in aggregate of all semesters / years.

Experience:

Essential: Minimum 3 years of post- qualification work experience in Banks/FIs /PSUs as economist or experience in the relevant field economic research and analytics.

Desirable: Experience in forecasting, analysing business and economic indicators and building econometric models.

Job Profile:

- Play a vital role in bank's economics connected studies & decision-making process. Expertise & insights will directly impact bank's strategies & policies.
- Conduct comprehensive research and analysis of domestic and global economic trends, including macroeconomic indicators, financial markets and regulatory developments.
- Monitor key economic variables and events that may impact the bank's operations and performance.
- Provide regular reports, forecasts and presentations on economic trends and their implications for the bank.
- Develop and maintain sophisticated financial models to evaluate economic scenarios, interest rate movements, credit risk and other relevant factors affecting the bank.
- Conduct stress tests and scenario analysis to assess the bank's resilience and potential vulnerabilities.
- Collaborate with risk management teams to enhance models and methodologies for forecasting credit and market risks.
- Assist in the formulation of the bank's policy strategies, interest rate decisions and liquidity management.
- Provide expert advice and recommendations on economic policies and their potential impact on the bank's operations.
- Identify emerging trends and opportunities that can be leveraged to enhance the bank's competitiveness.
- Contribute to bank's thought leadership initiatives by publishing research papers, articles, or participating in relevant forums.
- Collaborate with cross-functional teams within the bank, including finance, risk management, and strategy, to ensure a cohesive approach to decision-making.

H. Name of the post	Risk Manager
Age Limit	35 years (as on 01.07.2023)
Job Location	Mangaluru

Qualification:

A Master's degree or Post-Graduate Degree in any discipline (2 Years duration-full time) from a university/ Institute recognised by the government of India or its regulatory bodies with a minimum of 55% marks or equivalent grade in aggregate of all semesters / years **AND** Certified as PRM from PRMIA/ FRM from GARP.

Experience:

Essential: Minimum 5 years of post-qualification work experience in Risk Management in Banks/ NBFC / FIs.

Desirable: Experience in the areas of risk modelling and model validation.

Job Profile:

- Required to be highly analytical & strategic to evaluate potential risks, develop risk management strategies & provide recommendations to management.
- Develop and maintain risk models and methodologies to enhance the accuracy and effectiveness of risk measurement and reporting.
- Validation of existing risk models and tools used by the Bank.
- Utilize advanced analytical tools and techniques to model and analyse risk exposures.
- Conduct stress tests, scenario analysis and other quantitative assessments to evaluate the bank's resilience to adverse events.
- Collaborate with various departments to implement risk management policies and procedures, maintain regulatory compliance and foster a culture of risk awareness and mitigation within the bank.
- Monitor market trends, regulatory changes and industry developments to identify emerging risks.
- Conduct thorough risk assessments to evaluate the potential impact and likelihood of risks and design risk mitigation strategies and action plans to minimize the bank's exposure to identified risks.
- Monitor key risk indicators and performance metrics to assess the effectiveness of risk mitigation measures.
- Generate regular risk reports and provide accurate and timely information to senior management, regulatory bodies, and internal stakeholders.
- Analyse and interpret risk data to identify trends, patterns, and areas of concern.
- Review and update risk-related documentation to reflect changing regulations, industry standards, and internal requirements.

I. Name of the post	IT expert in Oracle for OFSAA (Oracle Financial Services Analytical Application)
Age Limit	35 years (as on 01.07.2023)
Job Location	Mangaluru

Qualification:

Master's degree in Computer Science, Information Technology, or a related field with minimum 55% marks in aggregate (equivalent CGPA Score) from a university/ Institute recognised by the government of India or its regulatory bodies.

Preferred: ISACA's Certified Information Systems Auditor (CISA)

Experience:

Essential: Minimum experience of 5 years working with Oracle technologies.

Desirable:

- Strong knowledge of OFSAA modules, such as Asset Liability Management, Balance Sheet Planning, Funds Transfer Pricing and Profitability Management
- Proficient in Oracle database management, SQL, PL/SQL, and database performance tuning.

Job Profile:

- Manage the implementation, configuration, and maintenance of Oracle OFSAA modules. Work closely with the IT team & various business units to ensure smooth implementation & functioning of OFSAA modules.
- Consultation to Chief Risk Officer in IT related matters.
- Provide expert technical support to end-users & stakeholders on Oracle OFSAA-related queries & issues.
- Customize & configure OFSAA modules according to business requirements and maintain comprehensive documentation of system configurations, processes, and technical specifications.
- Identify opportunities to automate data integration processes and optimize data flows.
- Conduct thorough testing and documentation of system changes and upgrades.
- Ensure timely response and resolution of support tickets within the defined SLAs.
- Collaborate with cross-functional teams to investigate and resolve system and data-related problems.
- Identify and implement solutions to enhance the efficiency and effectiveness of OFSAA applications.
- Develop and maintain ETL (Extract, Transform and Load) processes to integrate data from various sources into OFSAA.
- Collaborate with data governance teams to ensure compliance with data quality standards.
- Stay updated with the latest Oracle OFSAA releases, patches and security vulnerabilities.
- Collaborate with business stakeholders to gather requirements for new functionalities or enhancements.
- Plan and execute OFSAA module upgrades, ensuring minimal disruption to business operations. Administer Oracle databases supporting OFSAA modules.