

Date: 12.06.2026



THE ANDHRA PRADESH STATE CO-OPERATIVE BANK LTD.,
HEAD OFFICE, GOVERNORPET, VIJAYAWADA – 520 002

RE - NOTIFICATION

Appointment of CHIEF RISK OFFICER (CRO) on contractual basis

Applications are invited from eligible candidates for the post of **CHIEF RISK OFFICER (CRO)** on contractual basis.

Schedule of events:

Opening date of Applications: **12.06.2026**

Last date for applications: **26.06.2026**

I. JOB PROFILE:

- Responsible for overall supervision of Risk Management function of the Bank.
- Overseeing the functioning of each of the Risk Management Division.
- Ensuring continuous improvement in the Risk Management Practices/policies of the Bank.
- Attending Credit Approval Committee (CAC), Risk Management Committee (RIMCO), Asset Liability Management Committee (ALCO) and such other committee meetings.
- Framing and Reviewing the Risk Management policies like Credit Risk, Operational Risk, Fraud Risk, Fund Transfer Pricing, Market Risk, Operational Risk and Asset Liability Management.
- Responsible for business continuity planning framework of the Bank.
- Defining Qualitative and Quantitative tolerance for key risks
- Develops and manages a comprehensive Risk Policy and ensures it is within the framework of RBI regulations and BASEL norms.
- Any other work entrusted by the Bank from time to time.
- The Chief Risk Officer will be directly reporting to the Managing Director, APCOB.

The Andhra Pradesh State Cooperative Bank Ltd.,

-----A State Partnered Scheduled Bank -----

Head office: #27-29-28, N.T.R Sahakara Bhavan, Governorpeta, Vijayawada – 520002, N.T.R. Dist., Andhra Pradesh.

Dept: HRMD

Phone: 0866-2429012

Mail: hrd@apcob.org

Follow:     

Tollfree: 1800-425-2345

| www.apcob.bank.in

II. ELIGIBILITY CRITERIA:

1. Age as on **01.05.2026**: Minimum – 50 Years
Maximum – 68 Years
2. **Mandatory Educational Qualification: Graduate Degree with-**
 - a. Professional qualification/certification in Financial Risk Management from Global Association of Risk Professionals, OR
 - b. Professional Risk Management Certification/ qualification from PRMIA Institute, OR
 - c. Post-Graduation in Risk Management, OR
 - d. Two years' experience as CRO in such regulated lender(s) in respect of which there is regulatory requirement of appointing CRO with Board approval, in lieu of qualification.
3. **Desirable additional Qualification:**
 - a. Holder or Chartered Financial Analyst awarded by CFA Institute, OR
 - b. Designated Chartered Accountant by ICAI or equivalent abroad, OR
 - c. Designated as a cost and Management Accountant by the Institute of Cost Accountant of India or equivalent abroad.
4. **Work Experience:**
 - i. **Mandatory Experience:**
 - a. Minimum 20 years of Experience in overall banking/financial sector, out of which 08+ years of Experience shall be in risk-related areas, such as credit risk/ risk management/treasury risk/ALM or compliance risk/stressed assets or recovery risk/ operational risk, in PSBs/RRBs/Cooperative Banks/ NABARD/ SIDBI/ NBFCs/ Other regulated lending entities.
 - b. The Candidate should have worked in Scale III & above for a minimum period of 8 years and should have retired in the cadre of Scale V or above/ equivalent senior position.
 - ii. **Desirable additional experience:**
 - a. Prior experience as designated CRO may be treated as desirable but not mandatory.
 - b. Good understanding of market risk and / or liquidity management and /or operational risk, with exposure to analytics being an added desirable experience.



III. TERMS OF CONTRACT:

The CHIEF RISK OFFICER would Head the Bank's Risk Function for a fixed contractual term of three years extendable by one year at a time, subject to a maximum term of five years with review of performance after completion of every year.

IV. REMUNERATION AND OTHER PERKS & ALLOWANCES:

The selected candidate will be paid a consolidated monthly remuneration depending on the qualification and experience of the candidate and can be negotiated. The other applicable perks and allowance are as decided by the Bank, if required.

V. LEAVE:

During the period of contractual engagement, the candidate will be eligible to avail Paid Leave @ 1 day for each completed month, maximum 12 days over a period of 12 months, without carry forward facilities of accumulated leave. Leave may be availed not exceeding 4 days at a stretch. Any other absence shall be treated as on Loss of Pay affecting the Fixed Component of the compensation package. The accumulated leave will not be encashable.

VI. PLACE OF POSTING:

The Andhra Pradesh State Co-operative Bank Ltd., Head Office, Governorpet, Vijayawada, Andhra Pradesh

VII. SELECTION PROCEDURE:

1. Selection will be through interview and Personal interaction on the basis of eligibility, experience, qualification & performance during interview/interaction. Merely satisfying the eligibility norms do not entitle a candidate to be called for Interview. APCOB reserves the right to call only the requisite number of candidates for the Interview after preliminary screening/ short listing with reference to candidates' qualification, experience, profile vis-a-vis job requirements, etc.
2. All further announcements/ details pertaining to this process will be provided only on the bank's website www.apcob.bank.in from time to time.

VIII. APPLICATION GUIDELINES:

1. Candidates can apply for the post from 12.06.2026 to 26.06.2026 in the prescribed proforma application available in the Bank's website www.apcob.bank.in.
2. Candidates must submit hardcopy their application form, in the prescribed format, along with self-attested supporting documents of age proof, Educational qualification, experience and other credentials with the prescribed fee of Rs.1000/- by way of Demand



Draft favouring” THE ANDHRA PRADESH STATE COOPERATIVE BANK LTD” payable at Vijayawada OR through NEFT/IMPS/UPI for the details given below:

A/c No: 610000006843

A/c Name: APCOB-HRMD

IFSC: APBL0000126

3. Candidates working in Government/Public Sector Undertakings/Autonomous Organizations /Co-operatives /Voluntary Organizations should apply through proper channel. In case, the candidate anticipates any delay in forwarding his/her application for want of employer recommendation, he/she may submit advanced copy of application along with all the requirements (except employer recommendation) before the last date i.e., **26.06.2026**. However, the application, duly recommended by the employer, shall reach the Bank by **03.07.2026**.
4. Applications should be addressed to the Managing Director, The A.P. State Cooperative Bank Ltd, NTR Sahakara Bhavan, D No. 27-29-28, Governorpet, Vijaayawada-520002 and the envelope containing the application should be super scribed” APPLICATION FOR THE POST OF CRO, APCOB.”
5. Applications not complying with the conditions of age, qualifications, experience, fee, proceedings if any, etc., will be summarily rejected.
6. The last date for receipt of hard copy of application – **26.06.2026**.

IX. GENERAL GUIDELINES:

1. Incomplete applications and / or applications without aforesaid documents will be rejected outright without assigning any reason thereof.
2. The Bank reserves right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this Notification.
3. The Bank takes no responsibility for any delay in receipt or loss in postal transit of any application or communication.
4. While every effort will be made by Bank to ensure that the intimation to the eligible candidates shortlisted for attending the Personal Interview will be sent sufficiently in advance, the Bank will not be held responsible for delay in receiving the intimation by the applicant for any reason whatsoever.
5. No travelling Allowance is payable to candidates who are called for interview.
6. Any resultant dispute arising out of this notification shall be subject to the sole jurisdiction of the courts situated in Vijayawada.

X. DISCLAIMER:

In case it is detected at any stage of recruitment 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 appointment, his /her services are liable to be terminated. Decision of APCOB in all matters regarding eligibility and selection would be final and binding on all candidates. No representation or correspondence will be entertained by APCOB in this regard.

Vijayawada
Date: 12.06.2026

SD/-
CHIEF GENERAL MANAGER (HRMD)