

# RISK MANAGER

In finance, risk refers to the degree of uncertainty and/or potential financial loss inherent in an investment decision. A Risk Manager's responsibility is to use his expertise to help his or her organization prepare for such uncertainties, minimize threats to its interests, and reduce losses. The actions of the Risk Manager have a direct impact on the company's financial performance, efficiency, output, and overall success.

## PERSONAL COMPETENCIES



- You are a careful and organized person
- You can keep accurate records of expenses and income
- You are good at Maths
- You like to analyze problems/situations



The average fee of B.Tech. in Information Technology ranges from **INR. 30,000 - INR 800,000\*** per annum.

*\*These figures are estimated numbers and will vary from Institute to Institute.*

## SCHOLARSHIPS

• National Scholarship Portal - Visit [www.scholarships.gov.in](http://www.scholarships.gov.in). Under this portal there are Central Government Schemes, UGC/AICTE Schemes and Assam Government Schemes offered by different departments\*

• Visit [www.buddy4study.com](http://www.buddy4study.com) for details on available scholarships. This is a gateway to scholarships starting from Class XI\*

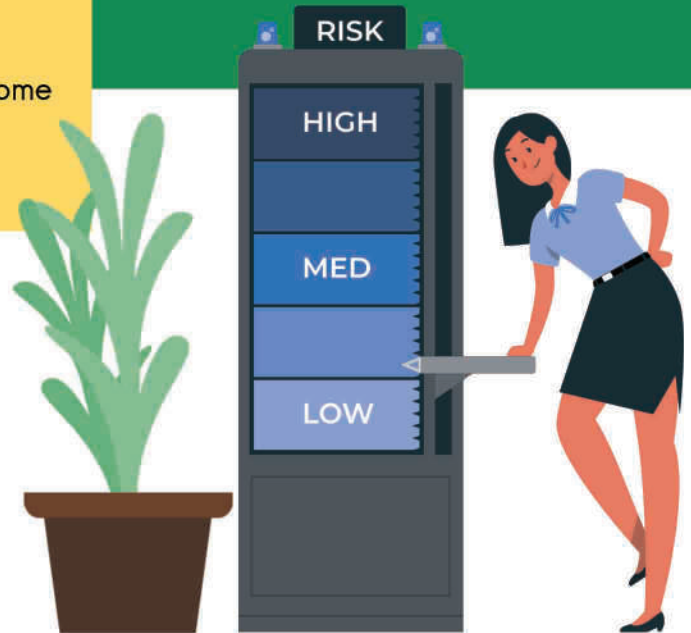
• Scholarships are also available in the Institutes based on merit\*

*\*(Availability of these scholarships can vary from time to time)*

## LOANS

• VidyaLakshmi, [www.vidyalakshmi.co.in](http://www.vidyalakshmi.co.in), is a portal for students seeking education loan. This portal has been developed under the guidance of the Department of Financial Services, (Ministry of Finance), Department of Higher Education (Ministry of Human Resource Development) and Indian Banks Association (IBA).

• All banks give education loans.



## ENTRY PATHWAY

1. Complete 10+2 in the Commerce stream
  2. Complete Bachelor's in any Engineering/ Computer Science/Information Technology/ Computer Application/Mathematic or related subject
- OR
- Complete Bachelor's degree and follow it up with a Master's in the same or allied field

*Please check the duration of the course during enrolment*



## EXPECTED INCOME

*\*The figures are indicative & subject to change*

The approx. salary of a Risk Manager ranges between **INR 45,833 - 1,25,833\*** or more per month.

Source: <https://in.talent.com/salary?job=risk+analyst>



## WHERE WILL YOU WORK?

**Places of Work:** Banks, Financial Institutions etc.

**Work Environment:** It is a desk job. Local travel is part of the job role as you will be attending meetings. You are likely to work for 5 to 6 days a week for 8 to 9 hours every day. This may vary from organization to organization.

*Opportunities for work exist for differently abled in this field*

## EXPECTED GROWTH PATH

Risk Management Trainee → Risk Management Analyst (Credit Card Portfolio) → Financial Manager

## WHERE WILL YOU STUDY?

**This course is offered by the Department of Information Technology.**

This list of institutes is indicative only.

### GOVERNMENT INSTITUTES

1. Delhi Technological University
2. Lalbhai Dalpatbhai College of Engineering, Ahmedabad
3. Indian Institute of Engineering Science and Technology, Kolkata
4. Government Polytechnic, Nashik (Diploma)
5. Government Polytechnic, Mumbai (Diploma)
6. Aligarh Muslim University (Diploma)
7. NIMS University, Jaipur (Diploma)
8. Government Polytechnic For Girls, Ahmedabad (Diploma)

### PRIVATE INSTITUTES

(Please check if Institute is affiliated and accredited with UGC before applying)

1. Manipal Institute of Technology
2. PSG Tech Coimbatore
3. Dayananda Sagar College of Engineering, Bangalore
4. Vellore Institute of Technology
5. Birla Institute of Technology, Jharkhand

Information on Institute rankings is available at - <https://www.nirfindia.org/2022/Ranking.html>



Search keywords...



*analyst, risk analyst, credit analyst*

## EXAMPLE FROM THE FIELD

**Rohit Mahajan** is President, Risk Advisory, Deloitte India. He has over 21 years of experience in advising companies across jurisdictions in India and globally. He has done his Bachelor's in Accountancy from Delhi University. He has experience in multiple business practices including Risk Advisory, Financial Assurance, Anti-Bribery and Anti-Corruption Management\*

Source: <https://www2.deloitte.com/in/en/profiles/rmahajan.html>

*\*The above information is for training purposes only and will not be used for any commercial gains*