



Job Description – Treasury Manager

Key Responsibilities :

The Treasury Manager will be responsible for managing the bank's liquidity, investments, funding, and financial risk. This role requires ensuring optimal cash flow, maintaining regulatory compliance, managing interbank operations, and supporting the bank's overall financial stability and profitability.

Liquidity & Cash Management:

- Monitor daily liquidity positions and ensure adequate funding for operations.
- Optimize the deployment of surplus funds in line with bank policies.
- Manage interbank borrowings, placements, and call money operations.

Investment & Funding

- Manage investment portfolios, including government securities, money market instruments, and other approved investments
- Ensure compliance with statutory liquidity ratio (SLR), cash reserve ratio (CRR), and other regulatory requirements
- Support capital and debt raising initiatives

Risk Management

- Identify, measure, and manage interest rate, foreign exchange, and liquidity risks
- Implement hedging strategies where appropriate
- Monitor adherence to risk limits set by ALCO (Asset Liability Committee)

Regulatory & Compliance

- Ensure compliance with RBI and other regulatory guidelines
- Prepare and submit timely treasury-related reports to regulators and management
- Keep updated with changes in monetary policy, market regulations, and compliance requirements

Treasury Operations

- Oversee treasury back-office operations including settlements, confirmations, and reconciliations
- Maintain accurate records of treasury transactions
- Ensure implementation of robust controls and automation of processes

Strategic Contributions

- Provide inputs to ALCO on market trends, interest rate movements, and liquidity management strategies
- Support in developing treasury policies, frameworks, and investment strategies
- Contribute to profitability by optimizing interest income and managing cost of funds

Qualifications & Experience

- Minimum Graduate or equivalent 5+ years in banking with at least 2+ years in a managerial role OR
- MBA (Finance), CA, CFA, FRM

Technical Skills: Strong knowledge of money markets, fixed income, and treasury systems

Key Skills:

- Excellent analytical and problem-solving ability
- Strong communication and stakeholder management skills
- Ability to work under pressure and in dynamic market conditions