



SAARTHI • सारथी

करियर मार्गदर्शन पोर्टल • Career Guidance Portal

"सही मार्गदर्शन, उज्ज्वल भविष्य।"

करियर शीट • CAREER SHEET

जोखिम प्रबंधक

A risk manager identifies, measures and reduces the risks and potential losses hidden in a bank's or financial firm's decisions. Their work directly affects the firm's financial health and stability-an analytical, high-value...



Scan for everything on this career

Salary, exams, colleges, the routes in and the steps after — all on the portal.

career.gsssjethantri.in/#/career/risk-manager

राजकीय उच्च माध्यमिक विद्यालय, जेठन्तरी

Govt. Sr. Sec. School, Jethantri • ब्लॉक समदड़ी • बालोतरा (Block Samdari • Balotra)

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सुशील कुमार शर्मा

प्रधानाचार्य, रा.उ.मा.वि. जेठन्तरी • मास्टर ट्रेनर
Principal, GSSS Jethantri • Master Trainer



श्री चेनाराम चौधरी

प्रधानाचार्य, डाइट बाड़मेर
Principal, DIET Barmer



श्रीमती संघमित्रा

वरिष्ठ व्याख्याता, डाइट बाड़मेर (सहयोग)
Sr. Lecturer, DIET Barmer (Support)



भरत चौधरी

अभिकल्पना व विकास • व्याख्याता (इतिहास)
Designed & developed • Lecturer (History)

विशेष धन्यवाद • SPECIAL THANKS



सुरेन्द्र सिंह राठौड़

व्याख्याता (इतिहास) • रा.उ.मा.वि. कानाना



सुरेश कुमार सैन

व्याख्याता (भूगोल) • रा.उ.मा.वि. रामसीन मूंगड़ा



वनिता कुमारी

व्याख्याता (इतिहास) • रा.उ.मा.वि. रामसीन मूंगड़ा



कमलेश चौधरी

व्याख्याता (राजनीति विज्ञान) • रा.उ.मा.वि. टापरा

करियर मार्गदर्शन कार्यशाला, डाइट बाड़मेर (14-17 जुलाई 2026) में विकसित व लोकार्पित
Developed & unveiled at the Career Guidance Workshop, DIET Barmer (14-17 July 2026)

यह एक स्वतंत्र परियोजना है, जो सरकार की आधिकारिक करियर-मार्गदर्शन सामग्री पर आधारित है। • An independent project based on the Government's official career-guidance content.

1 About this career

A risk manager identifies, measures and reduces the risks and potential losses hidden in a bank's or financial firm's decisions. Their work directly affects the firm's financial health and stability-an analytical, high-value career.

2 At a glance

Minimum qualification	Graduate in finance/maths/engineering/statistics
Key certification	FRM (GARP) / PRM
Average salary	Rs 45,000-1,25,000/month
Work mode	Banks, financial firms, consultancies

3 What you need

INTERESTS

- Analysing problems and situations
- Precision and caution
- Interest in numbers and data

ABILITIES

- Careful and organised
- Accurate record of income and expenses
- Good at maths

KEY SKILLS

- Risk analysis and modelling
- Credit and market risk understanding
- Excel and analytics tools
- Problem-solving
- Data and statistics
- Knowledge of financial rules (Basel/RBI)
- Report writing and presentation

4 How to get there

- 1 Complete 10+2 in Commerce/Science.
- 2 Graduate in finance, maths, statistics, engineering or computer science.
- 3 Optionally do a master's or MBA in finance/risk.
- 4 Get an FRM (GARP) or PRM certification.
- 5 Start as a risk analyst in a bank/firm.

MAIN EXAMS

- FRM - Financial Risk Manager (GARP)
- PRM - Professional Risk Manager

5 Where to study

GOVERNMENT INSTITUTES

- University of Rajasthan (Commerce/Statistics) — Jaipur, Rajasthan (<https://www.uniraj.ac.in>)
- Delhi Technological University — Delhi
- IEST Shibpur — Kolkata
- IIM Ahmedabad / Bangalore (finance) — Ahmedabad/Bangalore

PRIVATE INSTITUTES

- Manipal Institute of Technology — Manipal
- VIT — Vellore
- NIMS University — Jaipur, Rajasthan

ONLINE

- GARP (FRM) — Online (<https://www.garp.org>)
- NISM Certifications — Online (<https://www.nism.ac.in>)
- Coursera / SWAYAM (Risk & Finance) — Online (<https://in.coursera.org>)

FEES

A bachelor's degree costs about Rs 30,000 to Rs 8,00,000. Global certifications like FRM charge separately but greatly raise career value.

SCHOLARSHIPS

- National Scholarship Portal (scholarships.gov.in) (<https://scholarships.gov.in>)
- Buddy4Study (<https://www.buddy4study.com>)
- Vidya Lakshmi Education Loan Portal (<https://www.vidyalakshmi.co.in>)
- KVPY / Merit-cum-Means (STEM) (<https://scholarships.gov.in>)

6 What the work is like

WHERE YOU WORK

Banks, financial institutions, insurance and consulting firms.

WORK CULTURE

A desk job that may involve local travel for meetings. About 5-6 days a week, 8-9 hours a day. Opportunities exist for persons with disabilities.

WHO HIRES

- | | |
|--|-----------------------------------|
| • State Bank of India (SBI) | • ICICI Bank |
| • HDFC Bank | • Deloitte, EY, KPMG (consulting) |
| • Standard Chartered and foreign banks | • Insurance and NBFC companies |

DEMAND (2026)

With Basel norms, cyber risk and rising financial complexity, demand for risk managers is very high and pay is attractive in 2026.

7 Career growth

- 1 Risk Management Trainee / Analyst
- 2 Senior Risk Analyst
- 3 Risk Manager
- 4 Senior Risk Manager / Head
- 5 Chief Risk Officer (CRO)

EARNINGS

Starting	₹45,000–60,000/माह
Mid level	₹1,00,000–1,50,000/माह
Senior level	₹3,00,000+/माह

With certifications like FRM and experience, pay rises fast; these are indicative 2026 figures.

8 The good parts · The challenges

The good parts

- High pay and growing demand
- Analytical, challenging work
- Global career opportunities

The challenges

- Constant learning and certifications needed
- High responsibility and pressure
- Long hours with complex data

9 Real-life journeys

Rohit Mahajan

President - Risk Advisory, Deloitte India

Rohit Mahajan is President of Risk Advisory at Deloitte India with over 20 years of experience. He graduated in accountancy from the University of Delhi and specialised in risk assessment, fraud investigation and regulatory compliance.

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

Zarin Daruwala

Former CEO (India), Standard Chartered Bank

Zarin Daruwala is a chartered accountant who built a long career in wholesale banking and risk and credit roles at ICICI Bank, then became India CEO of Standard Chartered Bank-an example of women's leadership and risk expertise in banking.

Standard Chartered · <https://www.sc.com/en/news/careers-about-standard-chartered/our-female-ceos-zarins-story/>

10 If this route does not work out

One exam or one attempt does not close the door. The same subjects also open these routes — entry is usually easier, and you can return to this field later.

- Compliance Officer
- Bank / Branch Manager
- Loan Officer

11 Sources & further reading

1. Rajasthan Govt Career Guidance — <https://cg.rajasthan.gov.in/careerguidance/hi/career/%e0%a4%9c%e0%a5%8b%e0%a4%96%e0%a4%bf%e0%a4%ae-%e0%a4%aa%e0%a5%8d%e0%a4%b0%e0%a4%ac%e0%a4%82%e0%a4%a7%e0%a4%95/>
2. GARP (FRM) — <https://www.garp.org>
3. Reserve Bank of India — <https://www.rbi.org.in>
4. NISM — <https://www.nism.ac.in>



And 770+ more careers — the whole portal

Interest and aptitude tests, government jobs, skill courses and a CV builder — free, no login, and it works offline.

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