

**1. JOB PROFILE FOR HEAD OF TREASURY DEPARTMENT (1 vacancy) :**

**(Grade: Management Executive Scale III) Banking experience of 15 years of which 5 years in the Treasury Department.**

- The Candidate should be an experienced Senior Banking Executive with Managerial & Leadership qualities in addition to technical proficiency in Banking and Finance.
- The candidate should possess Robust work experience in Treasury operations.
- The candidate has to ensure SLR / CRR and liquidity management proper functioning of the Treasury Department under his/her guidance also ensure that good treasury gains are made during the year.
- Knowledge of Money & Bond Market Operations, Treasury Bills, Govt. Securities, NDS-OM, TREPS, Call Money platform, SFMS.
- He will be single point contact to the Board of Directors & Internal / External Auditors.

**2. JOB PROFILE FOR HEAD OF CREDIT DEPARTMENT (1 vacancy): -**

**(Grade: Chief Manager) Banking experience of 15 years of which 5 years in the Credit Department.**

- The Candidate should possess thorough knowledge of credit appraisal including Balance Sheet analysis – Retail as well as Corporate credit proposals, Consortium finance, Credit rating, Credit risk, CIBIL, Company law, Registration procedures and documentation.
- The Candidate has to be well conversant / updated with the Reserve Bank of India guidelines, Co-operative Banks' Rules and Regulations as also the Bank's Credit / Risk Policy.
- The Candidate will be responsible for placing credit proposals to competent sanctioning authorities.
- He / she will also be responsible for monitoring, inspection, supervision and control of Credit Portfolio and will ensure that quality of assets are maintained.
- He /She will help all branches to drive their business growth.

**3. JOB PROFILE FOR HEAD OF FINANCE & ACCOUNTS DEPARTMENT (1 vacancy) :**

**(Grade: Management Executive Scale III) Banking experience of 15 years of which 5 years in the Finance & Accounts Department.**

- The Candidate should be an experienced Senior Banking Executive with Managerial & Leadership qualities in addition to technical proficiency in Banking and Finance.
- The candidate should possess Robust work experience in diverse facets of Banking including complete Banking operations, Finance & Central Accounts.
- The candidate will be representing the bank with various Statutory and Regulatory Authorities and would be responsible to ensure that all the requisite returns are filed with the said authorities.
- He/ She would be responsible to ensure that all Tax matters of the Bank including correspondence emanating from the Tax Authorities have been complied and refunds if any have been received from the Income Tax Authorities.
- The candidate would be responsible for the functions of the Central Accounts Department of the Bank and would require complete knowledge for the preparation of the Bank's Balance sheet and Income and Expenditure Statement.
- He/She should be aware of the preparation of Bank's Annual Capex and Revenue Budget and Annual Business Plan, preparing and analyzing the Bank's ALM portfolio to effectively manage the Banks cash flows and increase in profits, preparation of Data for the Annual General Meeting, transfer pricing, co-ordinating with regulatory authorities on matters of Finance & Accounts, GST Compliance, SFT Returns, computation of DICGC and other statutory guidelines as stipulated by RBI.
- He will be a single point of contact to the Board of Directors & Internal / External Auditors.

#### **4. JOB PROFILE OF ASSISTANT RISK OFFICIAL (1 vacancy)**

##### **(Grade: Management Executive Scale I)**

The Candidate must be a graduate and should have minimum 10 years of Banking experience of which 5 years in Credit / Risk Management, and also be well versed in Balance Sheet analysis. The Candidate should have aptitude for research & be capable of the following:

- To use credit analysis techniques, which highlight all significant risks in relation to a lending proposition and suggest mitigants for safeguarding Bank's interest.
- To identify and report delinquencies, if any observed, in a credit proposal to ensure that overdues are regularized in a time bound manner.
- To keep updated knowledge of the Indian market in terms of risks associated with industries, companies and products.
- To ensure meticulous compliance with Banks internal credit policy as well as Government / RBI regulatory guidelines.
- To track any adverse news / events in company / industry and report the same to higher authorities.
- To prepare Risk Notes on credit proposals, Special Mentioned Accounts Statement, Quarterly Reports to be placed before the Board of Directors / Credit Committee to be placed before the Board of Directors

#### **5. JOB PROFILE OF RELATIONSHIP MANAGERS – RETAIL LOANS (5 vacancies )**

##### **(Grade: Management Executive Scale I)**

The Candidate must be a graduate and Diploma / PG in marketing will be preferred. He/She should have minimum 1 to 2 years of Banking experience, especially in Liabilities as well as Asset products .The Candidate should have the following potentials:

- He/she will source new business in Retail Loans mainly Home loans and Car Loans and also be responsible for CASA targets and cross selling of third party products like Insurance, Mutual fund products.
- He /she should be well versed with all RBI directives, rules and regulations of Co-operative banking and ensure compliance of RBI norms / Bank's Policies while generating business.
- The candidate will be responsible for planning, developing, executing the plans / targets set by the bank for business development.
- To monitor credit portfolio and to ensure post sanction compliance.

**6. JOB PROFILE OF RELATIONSHIP MANAGERS – MSME (5 vacancies )**

**(Grade: Management Executive Scale I)**

The Candidate must be a graduate and should have minimum 1 to 2 years of Banking experience, especially in the MSME sector. The Candidate should have the following potentials:

- He/she will source new business in MSME loans mainly Business Loan, Term loan and working capital loans.
- He /she should be well versed with all RBI directives, rules and regulations of Co-operative banking.
- The candidate will be responsible for planning, developing, executing the plans / targets set by the bank for business development.
- To ensure compliance of RBI norms / Bank’s Policies while generating business.
- To monitor credit portfolio and to ensure post sanction compliance.

**7. JOB PROFILE OF BRANCH MANAGER (1 vacancy)**

**Grade: Management Executive Scale I)**

The Candidate must be a graduate and should have minimum 8 to 10 years in Branch Banking with good knowledge in Liabilities as well as Asset products.

- The Candidate should possess Managerial & Leadership qualities.
    - He/She should have strong Marketing & Interpersonal skills.
    - The candidate shall be responsible for developing Business Development of the Branch.
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