



Saraswat Co-operative Bank Ltd.
(Scheduled Bank)

Saraswat Bank, the largest Multi-State Co-operative Bank in India with a 105-year legacy, having 302 branches in India with a total business size of over Rs.75,000 Crore is located in six states i.e. Maharashtra, Goa, Karnataka, Madhya Pradesh, Gujarat and New Delhi.

The Bank is looking for experienced and dynamic candidates in the Executive and Management cadre who fulfill the following eligibility norms as indicated against the vacancies:

Vacancy	Location	Experience
Zonal Head (Retail Banking)	Mumbai, Pune, Nagpur, Kolhapur, Goa, Bengaluru	Minimum 3 years' experience as Zonal/ Cluster Head in any Bank/NBFC. The applicant will be responsible for managing and growing the retail banking business of the branches in the assigned Zone by coordinating with Branch Managers and allied departments. The applicant should generate new business opportunities from internal and external sources, including existing clients and other channels within the Bank. The applicant should have credit knowledge of retail/commercial credit with experience in handling commercial loans upto minimum Rs.10 crores.
Assistant General Manager – Commercial Credit	Mumbai, Aurangabad, Kolhapur, Bengaluru	Minimum 7 years' experience in commercial credit, handling individual credit proposals of Rs.20 crore and above which should include independent assessment of credit proposals, project finance, liaising with large credit customers and flair for sourcing new business.
Head – Retail Asset Centre	Mumbai, Pune	Minimum 7 years' experience in handling sourcing, Credit Appraisal, Processing, disbursement, and monitoring retail schematic loans like Housing, Car, LAP etc. The applicant should have been a Sanctioning Authority for these loans for a minimum of 2 years with monthly sanctioning of around 300+ loans.
Branch Managers – (Marketing & Operations)	Mumbai, Pune, Akola, Kolhapur, Nagpur, Ahmednagar, Jalgaon, Ahmedabad, Vadodara, Vapi, Mysore, Bengaluru, Mangalore, New Delhi	Minimum 3 years' experience as Branch Manager in any Private Bank/Small Finance Bank or Reputed Co-operative Bank.
Branch Deputy Managers (Marketing & Operations)	Mumbai, Pune, Kolhapur, Sangli, Belgaum, Mysore, Bengaluru, Mangalore, Ahmedabad, Vadodara, Surat, Vapi, Nagpur, Aurangabad, Ahmednagar.	Minimum 3 years' experience in branch banking. The applicant should have handled branch operations in supervisory cadre including customer service, sales, compliance with regulations and policies, etc.

Vacancy	Location	Qualification	Experience
Relationship Managers (Credit Profile)	Mumbai, Pune, Aurangabad, Kolhapur, Nagpur, Ahmedabad New Delhi,	Graduate with MBA or MMS (Finance) / PGDBA / PGDBM / CA / CFA / ICWA	<p>Minimum 3 years' experience in analysis & appraisal of credit proposals including adhoc facilities /restructuring / rehabilitation proposals / any other type of business or general proposals pertaining to the unit.</p> <p>Managing relationships with customers and sourcing new business.</p>
Retail Asset Centre	Mumbai, Pune,	Graduate with MBA or MMS (Finance) / PGDBA / PGDBM	Minimum 3 years' experience in handling sourcing, Credit Appraisal, Processing, disbursement, and monitoring retail schematic loans like Housing, Car, LAP etc.
Credit Administration Department	Mumbai, Pune	Graduate	<p>Minimum 3 years' experience in credit administration</p> <p>The applicant should have handled documentation, follow-up of pre and post monitoring disbursement conditions and pending security documents, tracking of various regulatory/credit monitoring.</p>
Forex Department	Mumbai, Aurangabad, Kolhapur, Nagpur	Graduate with added qualifications in foreign exchange	<p>Minimum 3 years' experience in foreign exchange operations</p> <p>Experience in handling operations in foreign exchange business of the Bank, including Trade Finance and NRI Deposits.</p> <p>Responsible for compliances/ filing of statutory returns under FEMA, RBI Master Directions, FEDAI guidelines Responsible for FATCA/CRS reporting as per Income Tax Rules.</p>
Assistant General Manager – Risk Management Department	Mumbai	<p>Post Graduate with Professional Qualification like CA; CFA; FRM;</p> <p>Added qualifications in risk management function are desirable.</p>	<p>Minimum 7 years' experience in risk management portfolio with good understanding of credit risk, market risk, operational risk, liquidity & interest rate risk. Knowledge of analytics will be desirable.</p> <p>The applicant should have experience in developing and implementing a comprehensive risk policy within the guidelines given by RBI. Experience in identification, measurement, and mitigation of risks.</p>
Risk Management Department	Mumbai	<p>Market Risk: Graduate with qualifications like CA; MBA or MMS (Finance) / FRM</p> <p>Outsourcing Risk: B.Tech./B.E.</p>	<p>Minimum 3 years' experience in Risk Management Function in similar domain</p> <p>Market Risk: The applicant should have experience in market risk function. Experience in ALM, LCR and NFSR, product profitability. Exposure to analysis and interpretation of results of risk sensitivities.</p> <p>Outsourcing Risk: Experience in handling outsourcing of vendor activities, take up vendor reviews across business units to ensure adherence to the guidelines stipulated in the 'Outsourcing Policy' of the Bank.</p>

Vacancy	Location	Qualification	Experience
Treasury Department (Money Market & Forex Dealers)	Mumbai	Graduate with Professional Qualification like CA; CFA; FRM	<p>Minimum 3 years' experience as Money Market or Forex Dealers</p> <p>Interbank dealing in Forex and Client/FI relationship handling. Dealing in Debt/Money markets with sound understanding of Financial Markets functions, operations and Regulatory environment.</p>
Internal Audit Department	Mumbai	Graduate with Professional Qualification like CA, Inter CA	Minimum 3 years' relevant experience of conducting branch audits (Liabilities and Assets)
Accounts Department	Mumbai	Graduate with Professional Qualification like CA; CFA; CMA	Minimum 5 years' experience in BFSI/ NBFC sector in reviewing and analyzing financial reports, preparation of financial statements and MIS, taxation (direct and indirect tax), finalization of accounts, etc.
Compliance Department	Mumbai	Graduate	Minimum 2 years of Banking experience in Compliance function with knowledge of statutory/ regulatory prescriptions, policies, procedures, audit & inspection, accountancy, law, risk management, etc.
AML & KYC Department	Mumbai	Graduate with added certifications in AML & KYC	<p>Minimum 2 years of Banking experience in AML & KYC function with knowledge of transaction monitoring, regulatory reports submission, familiarity with KYC compliance & guidelines, handling of STRs, etc.</p> <p>Knowledge of Excel is mandatory.</p>
Legal Department	Mumbai, Pune, Kolhapur, Nagpur, Goa, Ahmedabad, Bengaluru	LL.B./LL.M.	<p>Minimum 5 years of post-qualification experience in the legal field, particularly in Banking, property and mortgage matters.</p> <p>The applicant should have a good knowledge of Banking laws, Contract Act, Transfer of Property Act and Statutory Laws, preference would be given to the candidate working in banking industry.</p> <p>The applicant should have good written and verbal communication skills.</p>
Recovery Department	Mumbai, Kolhapur, Bengaluru	Graduate/ Law Background preferred	<p>Minimum 3 years' experience in recovery profile in Private Bank/NBFC/Asset Reconstruction Company.</p> <p>The applicant should have experience in handling recovery procedures of Corporate / SME recovery.</p> <p>Must have proficiency in MS Office</p>
Estate Department (Services)	Mumbai	Graduate (B.E. Civil will be preferred)	<p>Minimum 3 to 5 years in Services / Facility Management Department of Bank.</p> <p>The applicant should be able to fulfill the following criteria - survey, identification, finalization and acquisition of properties as per Bank's requirements. Maintenance of all immovable and movable assets of the Bank.</p>

Vacancy	Location	Qualification	Experience
Human Resources Department / Industrial Relations	Mumbai	Post-Graduation in Human Resources/ Industrial Relations; Master of Labor Studies (MLS)	<p>Minimum 5 to 7 years' experience in Human Resource function in Banks/Financial institutions.</p> <p>The applicant should have experience in handling Manpower Planning, Recruitment, H.R. Policies /Initiatives, Salary Administration, Terminal Benefits, Performance Management Systems. Employee Relations including negotiations with Employees Organizations, resolving industrial disputes, disciplinary action, court matters.</p>
Faculty (Staff Learning Centre)	Mumbai	Post Graduate/ Graduate with Professional Degree in Banking/ Finance/ Accounting/ Management	<p>Minimum 10 years' experience in Banking/Finance sector</p> <p>Flair of teaching, conducting online and classroom training sessions; Tech-savvy.</p> <p>Prior experience in Training establishments in leading Banks/ FI would be preferred.</p>
Information Security Department	Mumbai	<p>B.E. / B.Tech./ B.Sc. (I.T.)</p> <p>Preferred Certifications: OSCP, OSCE, CISSP, CISM, CISA, CRISC, Lead Implementor ISO27001:2022 CEH, CCSP, etc.</p>	<p>Minimum 6 to 8 years' experience in Information Security with Banks/Financial Institutions/ Consulting organizations with excellent written communication skills.</p> <p>Experience in Governance, Risk, Compliance, Cloud Security Architect, Security Solution Architect, Network Security Architect, Network Defenders including SOC, Red, Blue, Purple Teams, Digital Risk Analyst, Vendor Risk Management, etc.</p>
Information Technology Department	Mumbai	B.E. / B.Tech./ B.Sc. (I.T.) with added qualifications in Information Technology field	<p>Minimum 3 years' experience in Information Technology with Banks/Financial Institutions/ Consulting organizations.</p> <p>Experience in IT Applications, Security Operations, Network Security, Data Centre Operations, System and Hardware operations, System Administration, Infrastructure Management.</p>
IT Compliance	Mumbai	B.E. / B.Tech./ B.Sc. (I.T.) with added qualifications in IT Compliance domain.	<p>Minimum 8 years' experience in IT Compliance with Banks/ Financial Institutions/ Consulting organizations.</p> <p>Experience in IT Compliance functions including information security, regulatory compliance etc.; liaising with internal and external auditors, creating, managing, and enforcing compliance policies etc.</p>
Digital Banking Department	Mumbai	B.E. /B.Tech./ B.Sc. (I.T.)	Minimum 3 years' experience in handling digital applications / services preferably in the BFSI sector.
Data Analytics Department	Mumbai	<p>B.E. / B.Tech.</p> <p>Knowledge of Excel, R and SQL; familiarity with business intelligence tools (e.g. Tableau, SAS)</p>	<p>Minimum 2 years' experience as data analyst / analytics manager in BFSI sector.</p> <p>The role will involve implementing tools and strategies to translate raw data into valuable business insights and manage regulatory reporting, management dashboards and internal ad-hoc reporting based on business needs.</p>



The services are transferable to any location/office/subsidiary of the Bank.

Candidates fulfilling prescribed eligibility criteria are requested to apply Online through the Bank website (<https://www.saraswatbank.com>) on or before the time frame indicated. For Online Application, candidates should have a valid e-mail ID & mobile number and it should be kept active during the entire recruitment process. The important instructions regarding scheduling of interviews and other details may be sent to the e-mail ID.

Candidates can apply online only from 21.02.2024 to 05.03.2024 (inclusive of both days).

No other means / mode of application will be accepted.

The Bank does not engage any Agents / Agency for recruitment.