

SVC Co-operative Bank Ltd., formerly known as The Shamrao Vithal Co-operative Bank Ltd., is a trusted institution with a legacy of over 119 years and counting. SVC Bank is one of the leading Multi-State Scheduled Urban Co-operative Bank with a network of 203 branches spread across 11 States in India. For more details, please visit our website: <https://www.svc.bank.in>

As a part of our growth journey, we are looking forward to on-board experienced candidates for the positions of **Assistant Manager / Manager - Affordable Housing Loans – Credit** in our Bank.

The details are mentioned herein: -

Position: Assistant Manager / Manager – Affordable Housing Loans – Credit

Location: Mumbai, Pune & Bangalore

Eligibility Criteria:

Age: Preferably within 30 years to 45 years

Qualification: Graduate or postgraduate degree, preferably in Finance, Commerce, Economics, or an MBA/CA.

Experience and skills:

- The candidate should have 5 -10 years of post-qualification experience in Financial Services with at least 3-6 years of experience in credit analysis, ideally in affordable housing finance.
- Proficiency in financial statement analysis, credit scoring models, and strong risk assessment skills.
- Familiarity with state-wise housing norms and regulatory guidelines.
- Ability to interpret complex financial data and identify trends.
- Strong interpersonal skills for conducting on-field discussions with customers.

Job Role:

- To evaluate the creditworthiness of lower-to-middle income applicants, analyzing financial data, bank statements, and credit reports.
- Approve or reject loan applications, ensure compliance with regulatory guidelines, mitigate risk to maintain portfolio quality, and often conduct field visits.
- Analyze financial statements, income proof, and technical/legal reports to evaluate creditworthiness
- Identify potential credit risks and ensure compliance with internal credit policies and regulatory guidelines.
- Conduct site visits and personal interviews with applicants to verify legitimacy.

- Monitor delinquent accounts and take proactive steps to minimize problematic accounts and losses
- Approve or recommend loans within delegated authority limits.
- Work with sales and operations teams for efficient loan processing
- This role is crucial for managing the quality of the portfolio, ensuring it remains healthy despite serving customers with limited credit history.

If you wish to join the growth story in one of the leading co-operative sector banks, please send in your detailed resume along with photograph to careers@svcbank.com

Please mention position applied for in the subject line of the e-mail. Also, kindly note the following points: -

- Candidates must fulfil eligibility criteria as mentioned above.
- Details such as mobile number, e-mail ID mentioned in the resume should be valid and
- kept active during the recruitment process. These details would be useful for us in sharing
- instructions regarding interviews, documents, feedback, etc.
- Resume should be shared via e-mail only. No other modes of application will be accepted.
- SVC Bank does not engage any Agents / Agency for recruitment of any on-roll employees.
