

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 – Retail Agri Business - Credit** in our Bank.

The details are mentioned herein: -

Position: Assistant Manager / Manager – Retail Agri Business - Credit

Location: Mumbai, Pune & Bangalore

Eligibility Criteria:

Age: Preferably within 30 years to 45 years

Qualification: Graduate or Postgraduate preferably in Finance, Accounting, Agriculture, or a related field. 5 – 10 years of Credit experience in BFSI sector preferably in Credit Department in Retail Agri Business.

Experience and skills:

- 5 – 10 years of Credit experience in BFSI sector preferably in Credit Department in Retail Agri Business.
- Proven experience in credit analysis, underwriting, or agricultural lending
- Strong financial modelling skills, Excel proficiency, and familiarity with credit risk assessment tools.
- Understanding of agricultural cycles, commodity market trends, and related financial structures.
- Strong negotiation, analytical, and communication skills to deal with agricultural stakeholders.
- This role frequently involves working in both an office environment and traveling to client sites (farms, rural locations).

Job Role:

- **Credit Appraisal & Underwriting:** Perform in-depth analysis of financial statements, operational risks, and repayment capacity of agribusinesses, including commodity finance and project loans.

- Risk Management: Evaluate risks based on geography, commodity, and security offered, creating strategies for risk mitigation.
- Portfolio Management: Manage assigned portfolios, ensuring quality, tracking early warnings, and managing delinquent accounts (DPDs).
- Site Visits & Customer Meetings: Conduct field inspections of farms, factories, and offices to evaluate business operations, inventory, and management capability.
- Policy Compliance: Ensure credit proposals adhere to regulatory standards and internal bank credit policies.

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.
