

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 to fill in the following position in our Bank,

Sr. No.	Position	Location, Number of Open Positions and Reporting Authority	Eligibility Criteria (Preferred Age, Qualification, Experience, Job Role)
1.	<b>Assistant General Manager – Agriculture Finance and Rural Credit</b>	Location – Thane No. of open positions – 1 Reporting to: Senior General Manager - Retail Credit & Retail SME Processing	<p><b>Preferred Age – up to 50 years</b></p> <p><b>Qualifications &amp; Skills:</b></p> <ul style="list-style-type: none"> <li>• Master’s degree in Agribusiness, Agricultural Economics, Finance, or MBA.</li> <li>• 10+ years in banking, with at least 5 years in a senior leadership role focused on rural or SME credit.</li> <li>• Deep knowledge of agricultural value chains, commodity markets, and rural credit laws/policies.</li> <li>• Strong negotiation skills, cultural empathy for rural demographics, and strategic vision. Agriculture credit expertise, Policy drafting &amp; implementation, Team building &amp; leadership, Risk management &amp; compliance &amp; Strategic planning &amp; execution</li> </ul> <p><b>Experience:</b></p> <ul style="list-style-type: none"> <li>• Graduate / Post-Graduate (Banking, Finance, Agriculture preferred)</li> <li>• 10–15 years banking experience</li> <li>• Minimum 5–7 years in Agriculture Credit / Rural Banking</li> <li>• Experience in policy formulation &amp; team leadership mandatory</li> </ul> <p><b>Job Profile &amp; Position Overview:</b></p> <p>The Head of Agriculture Finance and Rural Credit is a strategic leadership role responsible for directing the Bank’s lending activities within the agricultural sector with controlled risk. He / she shall oversee the development of innovative financial</p>

			<p>products, manage a diverse rural loan portfolio, and ensure the Bank meets its targets for financial inclusion and rural development.</p> <p>The ideal candidate bridges the gap between traditional corporate banking and the unique, seasonal needs of the farming community, with the balance of high-level banking expertise and a deep, practical understanding of the agricultural value chain.</p> <p>To establish, scale, and lead the Agriculture Loan vertical of the Bank by designing policies, processes, team structure, risk controls, and growth strategy, while ensuring regulatory compliance, portfolio quality, and sustainable rural credit expansion.</p> <p><b>Key Responsibilities</b></p> <p><b>1. Setting Up Agriculture Loan Vertical</b></p> <p><b>Design the Agriculture Loan framework covering:</b>  Crop Loans / KCC  Agriculture Term Loans  Allied Agriculture (Dairy, Poultry, Fisheries, Horticulture)  Define product structure, eligibility, limits, margins, tenure, pricing, and repayment cycles.</p> <p>Establish branch-wise agriculture loan targets aligned with district potential.</p> <p><b>2. Policy Formulation &amp; Governance</b></p> <p><b>Draft and implement:</b>  Agriculture Credit Policy  KCC Policy  Risk Management &amp; NPA Management Policy</p>
--	--	--	--

			<p>Restructuring &amp; Relief Policy (calamity-based) Ensure compliance with RBI, NABARD, State Co-operative Act, and internal audit norms. Periodically review and update policies based on regulatory changes.</p> <p><b>3. Team Recruitment &amp; Capability Building</b></p> <p><b>Design organization structure:</b> Regional Agriculture Officers Branch Agriculture Credit Officers Field Verification Executives</p> <p><b>Lead recruitment in coordination with HR:</b> Role definitions &amp; JDs Interview panels &amp; selection criteria</p> <p><b>Develop training modules on:</b> Crop appraisal Land records verification KCC operations NPA prevention &amp; recovery</p> <p><b>4. Credit Appraisal &amp; Sanction Oversight</b></p> <p>Define standard appraisal formats and scorecards. Set delegation of powers (DOP) for branches and regions. Review and sanction large / high-risk agriculture proposals. Ensure end-use monitoring and post-disbursement audits.</p> <p><b>5. Portfolio Growth &amp; Business Development</b></p> <p>Drive agriculture credit growth through: Farmer outreach programs Tie-ups with FPOs, PACS, dairy societies Government scheme alignment</p>
--	--	--	---

			<p>Monitor product-wise and region-wise portfolio performance. Balance growth with asset quality.</p> <p><b>6. Risk, Recovery &amp; NPA Control</b></p> <p>Establish Early Warning Signal (EWS) framework. Monitor overdue accounts and slippages. Lead recovery strategy including restructuring, compromise, and legal action where applicable. Review NPA trends and corrective actions monthly.</p> <p><b>7. MIS, Audit &amp; Regulatory Coordination</b></p> <p><b>Develop robust MIS dashboards for:</b> Disbursements Recoveries NPAs KCC renewals</p> <p><b>Coordinate with:</b> Internal &amp; Statutory Auditors NABARD inspections Government departments for subsidies</p>
--	--	--	--

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](mailto: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.

\*\*\*