



**NKGSB Co-operative  
Bank Ltd.** (Multi-State Scheduled Bank)

NKGSB Co-operative. Bank, one of the leading Multi-State Scheduled Co-Operative Banks is offering Banking services since 1917. NKGSB Co-operative Bank is professionally managed & technology driven operating through 104 Branches across five states viz. Maharashtra, Goa, Karnataka, Gujarat, Madhya Pradesh. The Bank invites proactive, result oriented Banking professionals capable of accelerating growth, for various positions.

If you are looking for co-operative work environment with career growth, please find below opportunities: **Credit Dept. – Mumbai location-**.

As a part of our growth journey, we are looking forward to on-board the experienced candidates to fill in the following position in our Bank:

<b>Credit Dept. – Dy. General Manager, Asst. General Manager, Chief Manager</b>
<b>Location and Number of opening Positions – 1 no. each position in Mumbai location</b>
<b>Age – 40 years to 55 years</b>
<b>Qualification –</b> Second class Graduation in any faculty from recognised University JAIB/CAIB would be added in qualification <b>OR</b> Any specialised qualification like I.C.W.A./C.S./C.A./M.B.A. Finance etc. with Banking knowledge
<b>Experience –</b> For <b>Chief Manager</b> - 10 to 15 years minimum Banking Experience in the Managerial grade and above  For <b>Dy. General Manager/ Asst. General Manager</b> - 15 to 20 years minimum Banking Experience in the Chief Manager and above grade
<b>Job Role –</b> Acquisition of business, monitoring of business and enhancing the relations with existing & new borrowers / customers  Vetting of high value credit proposals, designing of risk rating modules & making sure that the bank is managing its risk in the optimum manner

Monitoring of Term Loans, Project Loans, Structured products, and working capital products for limits control, maintenance of portfolio health, initiating remedial measures and Restructuring Loans wherever necessary.

Responsible for appraisal of credit proposals by maintaining balance between returns and risks exposure

To lead a credit team to ensure high standard credit quality of the portfolio by using various credit assessment tools and complying with bank's / RBI's guidelines

Presentation before the Advances Committee/Board ,conveying approval to the operating units & looking after timely review renewal

Formulating and reviewing of Bank's credit policy & guidelines

Analysis of financial follow-up & overdue reports

Reviewing of audit reports & focusing on the scope of violations, shortages & irregularities

Responsible to motivate & train the team members

Leadership Skills, Analytical Skills, Decision Making Skills

1. The services are transferable to any Location/Branch/Department of the Bank
2. The candidate who wish to apply for the above position, is required to send a detailed resume along with passport size photograph to [advertisement.recruit@gmail.com](mailto:advertisement.recruit@gmail.com) Resume should be shared via e-mail only. No other modes of application will be accepted
3. Candidate is required to mention the position applied for in the subject line of the e-mail.
4. Candidate have to fulfil eligibility criteria as mentioned above.

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