



RECRUITMENT NOTICE

[With reference to short advertisement published in Newspaper on 02-11-2023]

The Mehsana Urban Co-operative Bank Ltd., one of Gujarat's leading Multi-State Co-operative Banks is looking for qualified and experienced talents in following areas :-

<u>Online Registration of Application starts from</u> 02-11-2023	<u>Last date for Online Registration of Application</u> 27-11-2023 (upto 23:59 Hours)
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[1] HEAD [CREDIT]

Number of Posts	-01-
Position	General Manager
Age Limit As on date	Not more than 45 years
Educational Qualifications	<p>Chartered Accountant from Institute of Chartered Accounts of India with overall experience of Credit for minimum 10 years and above.</p> <p style="text-align: center;"><u>OR</u></p> <p>MBA[Finance] from a reputed University with overall experience of Credit for minimum 10 Years and above.</p> <p style="text-align: center;"><u>OR</u></p> <p>Graduate from a reputed University with overall experience of Credit at Deputy General Manager in Nationalized or Scheduled Bank or large sized Co-Operative Banks for a minimum of 10 years and above.</p>
Role & Responsibilities	<ul style="list-style-type: none">➤ To act and perform the role of the Head of the Credit Department of the Bank at Mehsana, to handle all types of issues and matters pertaining to the credit department of the Bank,➤ Vetting and finalisation of various policies relating to the Credit Department of the Bank in line with guidelines of the RBI and implement thereof.➤ Finalisation of credit appraisal note, submitted by the Head of the processing team and wherever require to present the credit proposals to the Board for their satisfactions.➤ To oversee the Effective Credit monitoring function of the Bank and also to handle the matters relating to EWS, SMA, NPA, Recovery actions etc to recover the banks dues etc.➤ work out strategy for managing and mitigating various credit risks in consultation with Risk management department.➤ To handle and attend to RBI compliance matters for the Credit department, Audit and Inspection relating to the credit matters of the bank.

	<ul style="list-style-type: none"> ➤ To perform the developmental role for the Bank as per the vision of the Top Management. ➤ Implement efficient processes, standards and Fair Practices code. ➤ Mentor and motivate teams to achieve productivity and engagement and constant improvement in quality of the credit proposal. ➤ To appraise the Top Management on Credit related matters and performance and suggest improvements.
Experience	<p>Complete knowledge of Credit, Credit Monitoring, Recovery and all norms and guidelines pertaining to Credit in Banks more particularly applicable to Co-Op Banks .</p> <p>The candidate should be well conversant with the norms/guidelines of the Reserve Bank of India pertaining to all area of Credit.</p>
Remuneration	At par with industry, negotiable
Posting	At Bank's Head Office, Mehsana.

[2] CHIEF FINANCE OFFICER [CFO]

Number of Posts	-01-
Position	Deputy General Manager
Age Limit As on date	Not more than 50 years
Educational Qualifications	Chartered Accountant from Institute of Chartered Accounts of India <u>OR</u> Chartered Financial Analyst[CFA]/MBA[Finance]
Experience	-08- Years and above experience in overseeing financial operations [preferably operations in taxation matters] in Banks/ large corporate/ PSUs/ FIs/ Financial Services Organizations, of which -03- years should be at Senior Management level.
Role & Responsibilities	<ul style="list-style-type: none"> ➤ Timely and accurate preparing of all financial reports of the Bank required for Shareholders, Customers, employees, Government and Regulators. ➤ Handling of Bank's funds efficiently through Treasury. ➤ To meet Bank's financial goals, required strategy to be prepared and implemented. ➤ Earning best possible risk-adjusted return of assets and capital. ➤ Identify key areas of the Bank and to turn those key areas into monetary factors. ➤ Creating Tax strategies to manage obligations. ➤ Monitoring strategic business plan. ➤ Financial strategy development. ➤ Implementing and overseeing processing systems. ➤ Reviewing Financial Reports. ➤ Reporting results to the Board. ➤ Making sure Bank is in compliance with all regulations.

	<ul style="list-style-type: none"> ➤ Managing the operations, legal, tax and treasury departments. ➤ Any other roles and responsibilities assigned by the management.
Posting	Bank's Head Office, Mehsana
Remuneration	At par with industry, negotiable

[3] HEAD [OPERATIONS]

Number of Posts	-01-
Position	Deputy General Manager
Age Limit As on date	Not more than 50 years
Educational Qualifications	Chartered Accountant from Institute of Chartered Accounts of India OR First Class MBA [Operations Management]
Experience	-08- Years and above experience in overseeing financial operations of which -05- years experience in leadership role in Banks/ large corporate/ PSUs/ FIs/ Financial Services Organizations.
Role & Responsibilities	<ul style="list-style-type: none"> ➤ To act and perform the role of the Head of the Operational team of the Bank, handle all operational issues and matters of the Bank, . ➤ To work out strategy for managing and mitigating operational risks in consultation with Risk management department. ➤ To handle and attend to RBI compliance matters, Audit and Inspection relating to the operational matters of the bank. ➤ Formulate business development strategy for the bank in consultation with Top Management Team and operating units. ➤ Design various deposits products, policies that align with overall strategy and in compliance with RBI guidelines. ➤ Implement efficient processes, standards and Fair Practices code. ➤ Coordinate customer service operations and find ways to ensure customer retention and redressal of customer grievances, ➤ Ensure compliance with local and international laws (e.g. data protection) ➤ Oversee the implementation of technology solutions throughout the organization. ➤ Manage contracts and relations with customers, vendors and other stakeholders. ➤ Evaluate risk and display quality assurance efforts. ➤ Oversee expenses and budgeting to help the organization optimize costs and benefits. ➤ Mentor and motivate teams to achieve productivity and engagement.

	<ul style="list-style-type: none"> ➤ To appraise the Top Management on operational performance and suggest improvements.
Requirement of Skills	<ul style="list-style-type: none"> ➤ Proven experience as Head of Operations or similar leadership role in Banks/ large corporate/ PSUs/ FIs/ Financial Services Organizations. Preference will be given to a candidate with similar experience for working in Co-Operative Bank/s. ➤ Thorough knowledge of all banking functions including HR, finance and IT [More particularly Finacle] ➤ Experience with implementing Finacle system ➤ Knowledge of data analytics and reporting ➤ Excellent with numbers and financial planning ➤ Outstanding communication and negotiation skills ➤ Excellent organizational and leadership ability ➤ Analytical mind ➤ Problem-solving aptitude ➤ Complete knowledge of RBI Guidelines/Rules/Regulations pertaining to Operations of Co-operative Bank.
Posting	Bank's Head Office, Mehsana
Remuneration	At par with industry, negotiable

[4] CHIEF RISK OFFICER

Number of Posts	-01-
Position	Assistant General Manager
Age Limit As on date	Not more than 50 years
Educational Qualifications	Graduation/Post Graduation in any stream [recognized/ approved by Government, Government Bodies/ AICTE] with Professional certification in Financial Risk Management from premium institutes such as (1) Global Association of Risk Professionals [GARP], (2) Certification from PRIMA Institute or its equivalent institute.
Experience	<p>Minimum -05- years and above experience in Commercial Banks or Scheduled bank including credit and operational areas of which minimum -03- years of experience in Credit and- 02- experience in Risk Function.</p> <p>Additionally, following experience is preferable ::-</p> <p>[a] Hands on implementation of Integral Risk Management system for the Bank/FIs.</p> <p>[b] Hands on experience in Assessing and Managing various types of risks and mitigation thereof.</p>
Role & Responsibility	The Chief Risk Officer shall oversee the entire process of Risk Management in the Bank. He / She will be responsible for implementation and review of the various Risk Models, developing policies, procedures and pricing models, etc., of the Bank.

	<p>The role of Chief Risk Officer, will be broadly classified under the following area of operations :-</p> <p>[a] Credit Risk Management [b] Market Risk Management [c] Operational Risk Management [d] Liquidity and Interest rate Risk Management [f] IT & Cyber Security Risk [e] Compliance Risk/Regulatory Risk</p>
Posting	Bank's Head Office, Mehsana
Remuneration	At par with industry, negotiable

[5] ASSISTANT GENERAL MANAGER [CREDIT]

Number of Posts	-01-
Position	Assistant General Manager
Age Limit As on date	Not more than 40 years
Educational Qualifications	<p>Chartered Accountant from Institute of Chartered Accounts of India with overall experience of Credit for minimum 05 years and above</p> <p style="text-align: center;"><u>OR</u></p> <p>MBA[Finance] from a reputed University with overall experience of Credit for minimum 5 years and above.</p> <p style="text-align: center;"><u>OR</u></p> <p>Graduate from a reputed University with overall experience of Credit as Chief Manager in Nationalized or Scheduled Bank for minimum 5 years above.</p>
Role & Responsibilities	<ul style="list-style-type: none"> ➤ To act and perform the role of the Head of the Credit Processing Team of the Bank at Mehsana. ➤ To formulate and frame out various policies relating to the Credit Department of the Bank as per the guidelines of the RBI guidelines in consultation with GM (Credit) and CEO and ensure implement thereof. ➤ Vetting and finalisation of the credit appraisal note, prepared by the processing team at HO in line with banks policy guidelines, submission of the same to GM and CEO and to present the proposals to the Board for their satisfactions. ➤ Credit Monitoring of all loan and Advances accounts of the Bank and to assist the Inspection-Audit and Risk Management department in finalising the policies and implementation/rectifications of irregularities, guidance to the branches in the areas of credit related matters. ➤ To handle and attend to RBI compliance matters for the Credit department, Audit and Inspection relating to the credit matters of the bank.

	<ul style="list-style-type: none"> ➤ To handle the matters relating to EWS, SMA, Re-structuring, NPA, Recovery actions etc to recover the banks dues etc. ➤ Formulate business development strategy for the bank in consultation with the GM and CEO as well as Top Management Team, establish liaison with operating units to maintain TAT. ➤ Design various lending products, policies that align with overall strategy and in compliance with RBI guidelines. ➤ Implement efficient processes, standards and Fair Practices code. ➤ To appraise the Top Management on Credit related matters and performance and suggest improvements.
Experience	Complete knowledge of Credit, Credit Monitoring and all norms pertaining to Credit in Banks. The candidate should be well conversant with the norms/guidelines of the Reserve Bank of India pertaining to all area of Credit.
Remuneration	At par with industry, negotiable
Posting	At Bank's Head Office, Mehsana.

[6] ASSISTANT GENERAL MANAGER (TECHNOLOGY)

Number of Posts	01
Position	Assistant General Manager [Technology]
Description	IT Architecture (System, Software, Physical, Logical, Network, Cyber Security)
Pre-Requisites	Proven technology leader with experience in large scale architecture implementation including network design, Cyber Security preferably in BFSI domain.
Educational Qualifications	B.Tech /B.E./ M.Tech /M.E. degree in Computer / IT OR MCA
Experience Required	As Manager minimum 05 Years and above.
Responsibilities	<ul style="list-style-type: none"> ➤ Architecture and System Design ➤ Lead strategic and operational planning ➤ IT architecture of the Bank (All hardware and Software systems, Network and Telecommunications, Cyber Security) ➤ Strategic technology decisions ➤ Technology life-cycle management ➤ Understand business requirements for customer base and be able to translate them into technical requirements. ➤ Provide and develop Planning, Design, Implementation, Operation and Optimization services for Data Centre Networking.

	<ul style="list-style-type: none"> ➤ Expert level internetworking troubleshooting in a large-scale network environment. ➤ Experience configuring, monitoring, and tuning WAN, LAN and SD_WAN network devices to optimize network performance and assure network security. ➤ Demonstrated experience configuring VLAN's and optimizing a high volume transaction WAN. ➤ Participation in team to strategize and implement network upgrade from legacy network configuration. ➤ Network systems planning and diagramming Visio for documentation. ➤ Experience with Fortiget Firewall, Web Application Firewall, IOS, Cisco configuration utilities; network monitoring software, and UNIX. ➤ Demonstrated experience using a protocol analyzer to identify and resolve network issues and network usage trends. ➤ Experience with LAN hardware including patch panels, Fibre Optic, Cat 6 and higher wiring. ➤ Experience in L2 and L3 MPLS technology used by various service providers. ➤ Demonstrated experience in VOIP, QOS configuration on LAN, WAN, SD-WAN ➤ Interact with vendors for solution, sizing. ➤ Recommend procurement of Networking Equipment and Peripherals. ➤ Knowledge of Linux, Solaris, Windows, Unix operating system and virtualisation.
Requirement	<ul style="list-style-type: none"> ➤ 8 to 10 years relevant experience in IT industry in Core Banking application ➤ Strong understanding of business impact of technology ➤ Strong ability to work well under pressure on multiple projects independently ➤ Excellent verbal and written communication skills ➤ Ready to work in 24x7 environment. ➤ B.Tech/B.E./M.Tech/M.E. degree in Computer/IT or MCA. ➤ Preferred Certification : CCNA, RHCE

PROCESS OF APPLYING

- [1] Eligible and willing candidates are advised to apply online through the Bank's website <https://www.mucbank.com> [Home → Career].
- [2] The application portal shall remain open for applying from 02/11/2023 to 27/11/2023 [upto 23:59 hours].
- [3] After submitting the application online, the candidate is advised to take print-out of downloaded application from system.
- [4] The candidate is required to pay Application Fee of Rs.500/- [Rupees five hundred only] by Demand Draft in favour of "The Mehsana Urban Co. Op. Bank Ltd.", payable at Mehsana.
- [5] The candidate to ensure that hard-copy of application along with self-attested photocopies of Experience, Educational Qualifications and Professional Qualifications certificates, along-with Demand Draft of Rs.500/- reaches to HR Department, The Mehsana Urban Co. Op. Bank Ltd., Head Office, Corporate Building, Highway, Mehsana-384002 [Gujarat], on or before 05/12/2023.
- [6] If the hard-copy of online application along-with self-attested photocopies of above cited Certificates and Demand Draft of Rs.500/- is not received by 05/12/2023, the online application made by the candidate shall stand cancelled and no further communication in this regard will be entertained.