



The Banaskantha Mercantile Co-Operative Bank Ltd., Palanpur

Old Sardar Gunj Road, Palanpur – 385001

(1) Branch Manager:

Name Of Position	Branch Manager
Tenor for appointment	Probation period of 6 Months.
Age Limit As on date	Upto 45 Years as on 31.03.2025.
Posting Location	For The Newly Proposed Ahmedabad Branch.
Educational Qualifications	Any Graduate/ Post Graduate from a recognized university under regular curriculum, preferably any correlated certificate.
Experience	The Branch Manager shall have overall experience of at least 8 years in the banking sector, out of which at least 2 years shall be in the role of Manager/Supervisory.
Skills	The Branch Manager shall have good skill to manage the staff, handle the customer relationships, ensure that the branch profitability get increase YOY basis, monitoring overall operational activities of branch, Credit assessment knowledge and should have ability to increase the business of the branch. Sound knowledge & understanding of the latest trends and happenings in the financial sector.
Roles & Responsibility	<ul style="list-style-type: none">• Responsible to achieve the overall business target of the branch assigned by the CEO/Business head at the beginning of financial year.• Monitoring the individual staff of the branch from business point of view. Assign the business targets to each staff of the branch and review them on regular interval.• Ensure that each branch staff regularly doing customer visits and keep the updated record with him/her. Review those records on daily basis.• Do the individual business call and also joint calls with the business head for getting the new business of advance, liabilities from the existing as well as NTB customers.• Responsible for the audit & compliance of the branch. Ensure that each and every staff follow the process set by the bank. Ensure that the compliance of the Internal, concurrent & statutory audit sent to the Head Office within the given timeline.• Submission of required statements and reports to the Head office as and when required by the admin department/C.E.O. Revert on the mails received from the Head Office within stipulated timeline.• Monitoring the Quarterly/Half Yearly/Yearly closing activity and coordinating with Head office for any additional operational activities.• Recommend for vendor bill payment to the head office and after receipt of approved bill from head arrange for the payment to the respective vendor.



	<ul style="list-style-type: none">• Recommend the loan applications for the sanction to the Credit Manager/CEO/BoDs after scrutinizing it properly and after successful sanction by CEO/BoDs, Authorize the loan account opened by the clerk.• Being a second custodian of cash ensure that the physical cash verified & get tally with register and report on daily basis before putting in into safe vault.• Scrutinize the account opening forms, FD request forms, customer requests received duly processed by clerks as well as over the counter in his/her own branch. Authorization of customer transaction vouchers inputted by cashier, clerk during the day.• Review the daily mandatory reports and sign the same.• Monitor the recovery of overdue accounts on regular interval and ensure that there is Nil overdue in each month.• Ensure that the housekeeping done properly in the branch so that branch remain neat and clean.• Follow the instructions & orders received from the Head Office and download the same to the branch staff also if they are necessary.
--	--



(2) Clerical Trainee:

Name of Positions	Clerical Trainee
Tenor for appointment	Contract Period Of 2 Years
Age Limit As on date	Upto 30 Years as on 31.03.2025.
Posting Location	For All existing branches & Newly Proposed Ahmedabad Branch.
Educational Qualifications	Graduation in B. Com, BBA, BCA, & B.Sc. streams with minimum percentage of 55%.
Experience	Basic knowledge of Computer requires.
Skills	The Clerical Trainee shall have good skill to do grasping of routine operational activities done in the branch, keep aware himself/herself about the basis banking activities and guidelines issued by the bank/regulators. Also having good marketing skill & having good proficiency in speech.
Roles & Responsibility	<ul style="list-style-type: none">• Responsible to do the cross sale of banking products.• Responsible for sourcing of the business of CASA, Fixed Deposit, Loan & TPP and maintaining the records of same.• Responsible for handling the customer queries received at his/her desk pertain to the job responsibilities assigned by the Branch Manager.• Responsible for handling overall operational activities according to the job responsibilities assigned by the Branch Manager.• Responsible for processing the error free operational transactions received from the customers after properly scrutinizing the same.• Follow the instructions and orders received from the Branch Manager & from Head Office and perform the role and responsibilities assigned by them.



The Banaskantha Mercantile Co-Operative Bank Ltd., Palanpur

Old Sardar Gunj Road, Palanpur – 385001

(3) Finance Officer:

Name of Positions	Finance Officer
Tenor for appointment	Probation period of 6 Months.
Age Limit As on date	Upto 45 Years as on 31.03.2025.
Posting Location	Head Office
Educational Qualifications	Preferably CA or Inter CA or Any Graduate/ Post Graduate from a recognized university under regular curriculum, preferably JAIIB/CAIIB.
Experience	<p>The Finance Officer shall have experience of 3 – 4 years if Inter CA. If candidate is CA then Fresher may apply.</p> <p>Any Graduate/ Post Graduate candidate shall have experience of 3 – 4 years for management of investment portfolio of Urban Co-operative Bank.</p>
Skills	The Finance Officer shall have good skill to manage the investment portfolio of bank, sound knowledge for the preparation of balance sheet, P & L & other mandatory financial statements to be submitted to RBI/Statutory Auditors/District Registrar, monitoring overall operational & Financial activities of Head Office. Sound knowledge & understanding of the latest trends and happenings in the financial sector.
Roles & Responsibility	<ul style="list-style-type: none">• Manage the investment portfolio of the bank and co-ordinate with investment advisor for purchase and selling of government securities/T-Bill.• Manage the Investment portfolio of bank in a way which full fill the regulatory requirement as well as help the bank to gain the profit from overall portfolio.• Prepare the half yearly and yearly balance sheet and profit & loss account of the bank and also prepare the annual report of the bank.• Preparation and submission of financial statements to Reserve Bank of India and district registrar before due date. These statements contain the financial position of the bank on daily, weekly, fortnightly, monthly, quarterly, half yearly and yearly.• Preparing the financial statements to be submitted to the statutory auditor.• Co-ordination and communication with reserve bank of India for submission of important reverts and data within stipulated timeline.• Implementations of RBI circulars introduced by the RBI on time to time basis and prepare the internal circular which is being communicated to the branches.• Maintain the CRR/SLR on daily basis and prepare the registers accordingly.



The Banaskantha Mercantile Co-Operative Bank Ltd., Palanpur

Old Sardar Gunj Road, Palanpur – 385001

	<ul style="list-style-type: none">• Preparation of half yearly and yearly statements of NPA & other provisions.• Co-ordinate with branches for timely submission of monthly, quarterly, half yearly and yearly financial statements by the branches to the HO.• Completion of documentation for borrowing from other bank or financial institutions and submission to avail the overdraft facility on time to time basis.• Maintain the records of investment made by the bank in govt securities, deposit with other bank and do the communication with other financial institutions.• Recommend for purchase of dead stock, furniture-fixtures, land & building and other assets and also arrange for disposal of same.
--	---



(4) IT Manager (Assistant Manager):

Name Of Position	IT Manager (Assistant Manager)
Tenor for appointment	Probation period of 6 Months.
Age Limit As on date	Upto 35 Years as on 31.03.2025.
Posting Location	Head Office
Educational Qualifications	Degree of MCA, M.sc. IT, B.E. Computer/IT or other Equivalent Degree from Approved University by UGC, NAAC or Deemed.
Experience	The IT Manager shall have overall experience of 2 year in IT Industry, preferably Banking.
Skills	The IT Manager shall have basic understanding of Network infrastructure, Servers, Cyber security and data protection, programming and database management. Also Hardware and software proficiency required for the candidate.
Roles & Responsibility	<ul style="list-style-type: none">• Responsible for the solution provided to the branches for issues arise in CBS, Networking, Hardware & Software.• Ensure that all bank staff are fully aware and sensitive about CBS, Cyber Security, Mobile Banking other technologies introduced by the bank on regular interval.• Ensure that the requirement of hardware/ computer system being fulfilled arise from the branches.• Responsible for implementation of new technology, services and modules in the branches and also ensure that they become smoothly functional & operational.• Responsible for providing the solution of technical/functional issues arise in CBS at branch level. For that regular co-ordination require with the CBS vendor.• Ensure that CBS, Cyber Security, Mobile Banking, ATM, Firewall and other applications are in line with the RBI rules and regulations.• Responsible for the co-ordination with all vendors who are providing IT related services to the bank i.e. CBS, Hardware, Software, Firewall, Cyber Security, Mobile Banking, ATM etc.• Responsible for reporting & submission of data related to IT to the regulators on specified interval (i.e. Weekly, Fortnightly, Month, Quarterly, Half Yearly, Yearly).• Ensure that the innovation happening in the banking technology get implemented in the bank.• Follow the instructions and orders received from the Higher authorities and perform the role and responsibilities assigned by them.