

Designations: CEO- Chief Executive Officer

CTC- 20 Lac

Location: - Mehsana

Reporting to: - Chairman, dotted line with Board

KRAs: - Key results areas will be used to evaluate performance of the designation.

- Revenue growth
- Profit margin
- Net promoter score
- Customer satisfaction
- Employee satisfaction
- System quality and efficacy
- Apt Compliance

Responsibilities:

- Directing all operations, including strategic planning, recommend and implement programs, policies and procedures.
- Collaborates with the board to define and articulate the organizations vision and to develop strategies for achieving that vision.
- Creates annual operating plans and policies for the bank according to the strategies and Goal setting that support Vision set by the board and correlate with annual operating budgets;
- Provide general administrative direction; within the policy framework approved by the board of directors & lead, achieve ambitious growth set of the next 5 years.
- Provide Strategic and Administrative direction in all functions including accounting, ALM, Business Development, Compliance, Facility Management, Finance, Human Resource, Investments, Audit, Marketing, Operations, Retails Services, Risk Managements, and Security etc.
- Prepare and present annual business plan to the Board of Directors for review and approval; Supervise implementation of the plan.
- Ensures that all aspects of the Bank's activities obtain maximum profits commensurate with the best interest of shareholders, customers and employees.
- Provides the highest level of customer relations and service; and ensures RBI, Legal and Regulatory compliance with Bank policies and procedures.
- Develops and monitors all the functions of various departments and agreed strategies for ensuring the long-term financial viability of the organization
- Develops future leadership within the organization.
- Promotes a culture that reflects the organizations values, encourages good performance, and rewards productivity.
- Ensures that staff and board have sufficient and up-to-date information and Evaluates performance of a team on a regular basis.
- Manages the organizations resources within budget guidelines according to current laws and regulations.
- Ensures that staff practices all appropriate accounting procedures in compliance with Accounting Principles.

- Complete HR management overseeing from Recruitment and contracting of company and project staff; Employee development, and training; Policy development and documentation; Employee relations; Performance management and improvement systems; Employment and compliance to regulatory concerns and reporting
- Oversee content, production and distribution of all marketing and publicity materials (posters, program, flyers, mail outs, brochures etc) with manager
- Evaluate technology implementation and optimize within budget constraints.
- Visit all branch offices and evaluate their needs, performance, personnel and cost-effectiveness.
- Evaluate and control travel, entertainment and all discretionary expenditures and implement new written policies for these issues.
- Review facilities and real estate issues, including a review of current lease requirements along with all equipment leases for cost cutting / improved technology opportunities.

Key skills and competencies

- Excellent analysis, observation, and decision-making skills.
- Excellent communication skills both written and verbal.
- Acumen for the sector with deep and thorough knowledge about rules and regulations.
- Proficient with Microsoft Office Suite software
- Banking Technology & Software knowledge
- Co-operative culture and demeanour knowledge will be most preferred

Qualification & Experience:

- Graduation and CAIIB/ post-graduation from any of these field CA, CS, B.E, MBA/PGDBM along with
- 10+ years of work experience in financial services while 8 years of experience at a Middle Level.

Designations: CCO/Manager- Compliance

CTC- 10 Lacs

Location: - Mehsana

Reporting to: - HIA/GM

KRAs: -

- On-time compliance of RBI
- Percentage of recommendations implemented on time.
- Closure of findings by RBI within deadline

Responsibilities: -

- Person who can review the queries received from RBI/ Bank and assign it to respective department and follow up to closure while working on Actionable on non-compliances.
- Co-ordinating regulatory inspections which include data collection from various teams in the Bank and timely submission to the Reserve Bank of India.
- Preparation of various MIS reports, data for RBI as and when required
- Assisting business teams in interpreting regulations and providing compliance views.
- Will serve as the primary point of contact from SCCB with regulators and supervisors and will unavoidably take part in organised or other routine talks with RBI. Moreover, compliance with RBI inspection reports must be reported to RBI via the Compliance Function office.
- Compliance of RBI circular for disclosure requirements in quarterly results and annual financial statements
- Assist in preparation of monthly / quarterly / annual submission to Board / Audit & Compliance Committee.
- To ensure adherence to timelines

Key skills and competencies: -

- In depth knowledge of the regulatory environment for the banks in India particularly RBI & FEMA requirements.
- Good research capabilities and intelligent interpretation of regulatory guidelines.
- Good knowledge of all the elements (commercial, operational) of banking areas like Trade, Remittances, Treasury etc
- Demonstrated ability to drive results and be very effective in commercial cooperative bank

Qualification & Experience: -

- GRADUATE /CA/CS,/Law/MBA or any relevant field along with 10 years of experience dealing with RBI
- Retired RBI professionals are welcome to apply

Designations: HIA- Head of Inspections & Audit

CTC- 15 Lac

Location: - Mehsana

Reporting to: - GM/CEO

KRAs: - Key results areas will be used to evaluate performance of the designation.

- Percentage of the audit plan completed.
- Count of issues found and recommendations made.
- Average number of audit issues, by risk rating, by an audit engagement.
- Percentage of recommendations implemented on time.
- Hours spent per audit.
- Certifications held by audit team members.

Responsibilities:

- Performing the full audit cycle including risk management and control management over operations' effectiveness, financial reliability and compliance with all applicable directives and regulations
- Directs and manages a team responsible for internal audits and inspection-related activities including readiness, logistics, reporting and follow up
- Maintains the banking inspection management framework which includes a standardized process across all branches and HO, an inspection readiness training and lessons learned programs and other tools
- Prepare and present reports that reflect audit's results and document process
- Determines and implements best practices improvements identified through lessons learned, customer and stakeholder feedback, inspection-related KPIs/metrics, etc.
- Develops and executes a risk-based strategic and tactical internal audit plan across all branches and HO
- Maintain open communication with management and audit committee
- Document process and prepare audit findings memorandum, Reports on inspection trends, risks and mitigation plans to the management
- Engages and collaborate with all stakeholders to ensure adequate oversight of bank's inspection landscape

Key skills and competencies:

- Proven working experience as Internal Auditor or Senior Auditor
- Ability to manipulate large amounts of data and to compile detailed reports
- Proven knowledge of auditing standards and procedures, laws, rules and regulations
- High attention to detail and excellent analytical skills
- Sound independent judgement

Qualification & Experience:

- Graduation/ post-graduation from any of these field CA, CS, B.E, MBA/PGDM along with
- 10+ years of Audit work experience in financial services.

Proficient with Microsoft Office Suite software

Designations: AGM – Revenue & Product

CTC- 15 Lac +Variable

Location: - Mehsana

Reporting to: - GM/CEO

KRAs: - Key results areas will be used to evaluate performance of the designation.

- Portfolio of Loans and Deposits
- Profitability
- Loan to deposit ratio
- Unique Customer counts

Responsibilities:

- Setting the overall strategic direction of the bank alongside the board.
- Plans and implements the short / long-term business strategy of the bank to achieve its overall objectives.
- Working closely with the Sales team on sales strategy and approach to winning new business.
- Build and administer a Loan & Deposit portfolio, monitoring credit quality to detect and report the warning signs of problem credits and maintain appropriate risk ratings on all loans along with overall products and services
- Analyse complex financial information and make funding recommendations that adhere to the bank's loan policy and align with the bank's risk appetite
- Maintaining a dialogue between shareholders and the Board.
- Develop and maintain an effective marketing and public relations strategy to promote the products, services, and image of the bank in the wider community.
- Setting of budgets and forecasts alongside the finance department.
- Reporting results to the Board on a monthly and quarterly basis.
- Carrying out regular business analysis to engage industry and market changes.
- Setting company-wide KPI's to gauge company performance in all areas.
- Prepare a corporate plan and annual business plan and monitor progress against these plans to ensure that the company attains its objectives as cost-effectively and efficiently as possible.

Key skills and competencies:

- A proven record of success in senior management level in banking industry.
- An understanding of financial management and wider management principles and techniques.
- Knowledge of statutory requirements.
- A very high level of commercial awareness.
- Must be a self-starter and independent thinker with problem solving and technical research skills
- Excellent verbal and written communication skills, and an effective listener
- Embraces the values: servant leadership, persistence, curiosity and growth

- Excellent organizational, analytical and problem-solving skills.
- Ability to drive teammates with various background and level of seniority, and geographically distributed

Qualification & Experience:

- Graduation/ post-graduation from any of these field CA, CS, B.E, MBA/PGDM along with
- 10+ years of work experience in financial services, 3 years at Head level of handling multiple branches or 3 years at Head level of handling multiple sales channels.
- Proficient with Microsoft Office Suite software

Designations: AGM- Technology

CTC- 15 Lac +Variable

Location: - Mehsana

Reporting to: - GM and CM

KRAs: - Key results areas will be used to evaluate performance of the designation.

- Percentage of projects on time, on budget, on spec
- Average issue handle time
- IT ROI
- IT spend vs. plan
- Mean time between failures (MTBF)
- Mean time to repair / recovery (MTTR)
- Server downtime and uptime

Responsibilities:

- Formulate IT Department's strategy and ensure alignment between IT, Digital and business; monitor the implementation of the strategy
- Optimizing and managing the technology network in a manner it delivers high efficiency with sufficient resilience and yet managing costs effectively
- Align the company's technology resources with the organization's short- and long-term goals Customer (Both Internal & External)
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- Drive and institutionalize SLA/TAT for internal IT requests/requirement and monitor customer experience levels
- Act as visionary and strategist for integrating various ecosystem partners with Sarvodaya Bank for Liabilities, Investments, Channels and Digital Banking.
- Translating business requirements into specific system, application or process designs, including working with business personnel and vendors to identify functional requirements.
- Defining end to end integration architecture and solution design aligning defined guidelines to meet business requirements, budget and strategic roadmap for applications used by Sarvodaya for overall Banking
- Guide and Monitor IT infrastructure teams for carrying out various projects
- Guarantee confidential treatment of all the information gathered in various software applications/systems & servers and demonstrate the highest order of integrity as per the code of conduct of the organization
- As part of business continuity plan, ensure that there is no failure in business operations and appropriate disaster recovery plans are in place and regularly tested for readiness for unforeseen and unexpected events which can impact the business continuity

Key skills and competencies:

- Experience in implementing large-scale, highly available applications or other large project implementation
- Good problem solving, analytical, synthesis, system thinking and solutioning skills
- Proven result-oriented person with a focus on delivery

- Highly effective communicating with technical stakeholders, proficient communicating with non-technical stakeholders

Qualification & Experience:

- B.E./ B.Tech/ M.E./ M.Tech from a recognized University/ Institution in Computer Science & Engineering/Information Technology/ Computer Technology/ Electronics/ Electronics & Communication Engineering or equivalent will be preferred.
- 10 years of total experience in IT field, out of which minimum 5 years in banking IT at a higher level
- Experience in Enterprise Architecture in BFSI sector preferred. (Training and Teaching experience will not be counted for eligibility)

Designations: Marketing Manager

CTC- 10 Lac

Location: - Mehsana

Reporting to: - GM/CEO

KRAs: - Key results areas will be used to evaluate performance of the designation.

- Total lead vs Conversion rate at a bank and branch level
- Traffic to Lead Ratio (Digital activities)
- Customer acquisition cost (CAC)
- Sales Revenue Increment in line with Marketing

Responsibilities:

- Collaborates with Executive Team to develop targeted marketing programs and upliftment of brand identity that assist in the achievement of bank's goals.
- Executes targeted marketing campaigns, including development and coordination of direct mail, advertising (traditional and digital), branch signage, and website content. Tracks and reports results.
- Collaborates with third party marketing firm (as needed) with the development of advertising strategies and campaigns to acquire, retain, and expand relationships with customers and identified target segments.
- Schedules local media buys with vendors, negotiating rates and/or contracts.
- Evaluates advertising proposals presented by vendors.
- Oversees and reviews social media strategies and assures compliance with Bank's social media Policy and Procedures.
- Assures all forms of advertising meet compliance requirements and keeps marketing records for bank audits and exams as required.
- Support revenue on key portfolios by creating compelling communication for Brand and Direct Marketing campaigns across digital & offline channels.
- Assists in the assessment and development of new products and services that meet customer needs.
- Assures the bank's website content is updated with relevant resources and information to help customers with their financial needs.
- Manages the marketing development, advertising, and contributions budgets.
- Manages the email marketing system by uploading lists, creating content, and scheduling and coordinating automation needs.
- Reviews key website, social media, & digital marketing analytics weekly/monthly and Reports and recommends strategies that support key bank initiatives and goals.

Key skills and competencies:

- Working knowledge of Brand Management & Communication Development for digital & offline media
- Ability to identify & incorporate consumer insight from research to create communication
- Knowledge of Competitive landscape & current trends in marketing
- Ability to create sharp communication brief based on consumer insights, product & market understanding

- Ability to collaborate effectively with internal teams and external partners
- Excellent project management skills, with the ability to handle multiple projects and deadline simultaneously
- Data analysis and insights
- Adaptability and flexibility

Qualification & Experience:

- 5+ years of core banking marketing experience
- Bachelor's And Master's degree in marketing or communications or equivalent previous marketing experience.
- Proficient with Microsoft Office Suite software

Designations: Branch Manager

CTC- 4 o 7 Lac +Variable

Location: - Posting will happen at any branch of SCCB

Reporting to: - AGM- Revenue & Product

KRAs: - Key results areas will be used to evaluate performance of the designation.

- Customer Service
- Branch Profitability by incremental Target Achievement
- Compliance & Risk management
- Effective branch administration

Responsibilities:

- Responsible for the administration and efficient daily operation of a full-service branch office, including lending, product sales, customer service, and security and safety in accordance with the Bank's objectives
- Enhance and contribute in the growth of the company through Business Development
- Provision of a superior level of customer relations and promotion of the sales and service culture through coaching, guidance and staff motivation
- Achieve individual and branch sales goals through new business sales, referrals and retention of account relationship
- Maintain AOP (Annual Operating Plan) for the financial year i.e. to prepare and track product (liability, assets and fees) wise
- Weekly/monthly reviews for outbound and as well as for inbound sales
- Prepare and review monthly activity calendar of outbound activities for on a weekly basis.
- Ensure proper on-boarding of all new customers acquired
- Cross-sell of products (i.e. sales of 3 products per customer within 90 days of account opening) with new and as well as with existing customers
- Conduct daily morning huddles to discuss daily plan and agenda for employees
- Track inflow and outflow of reports (like account closures, account opening, Fixed Deposit renewals/closures etc.) and thus, daily business generation
- Mentor/Guide new joinees as well as existing branch employees
- Provide timely feedback to employees on a regular basis (structured feedback)
- Assess local market conditions and identify current and prospective sales opportunities
- Manage budget and allocate funds appropriately
- Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities
- Address customer and employee satisfaction issues promptly
- Adhere to high ethical standards, and comply with all regulations/applicable laws
- Network to improve the presence and reputation of the branch and company
- Stay abreast of competing markets and provide reports on market movement and penetration

Key skills and competencies:

- Analytical Skills
- Good Communication Skills

- Knowledge and understanding of banking products and services
- Strong network within and outside the branch
- Current-Account Knowledge
- Team handling skills
- Sufficient knowledge of modern management techniques and best practises
- Ability to meet sales targets and production goals
- Familiarity with industry's rules and regulations

Qualification & Experience:

- 3-5 years proven branch management experience, as a Bank Manager or similar role
- Graduate / Post Graduate

Designations: Assistant Branch Manager

CTC- 4 o 7 Lac +Variable

Location: - Posting will happen at any branch of SCCB

Reporting to: - AGM- Revenue & Product

KRAs: - Key results areas will be used to evaluate performance of the designation.

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- Branch Profitability by incremental Target Achievement
- Compliance & Risk management
- Effective branch administration

Responsibilities:

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- Team handling skills
- Sufficient knowledge of modern management techniques and best practises
- Ability to meet sales targets and production goals
- Familiarity with industry's rules and regulations

Qualification & Experience:

- 3-5 years proven Asst.branch management experience, as a Assistant Bank Manager or similar role
- Graduate / Post Graduate

Designations: Sales Executive

Our Sales Officers are the first level of customer interaction who are responsible for creating new client relationships as well as deepening our relationships with the existing clients by offering them various financial products. All Sales Officers are assigned specific product and a specific geography, wherein they can identify new customers for the given product.

CTC- 2.60 Lac +Variable

Location: - Mehsana

Reporting to: - Sales Champion

KRAs: - Key results areas will be used to evaluate performance of the designation.

- New Lead Generation
- Lead Closure
- Cross selling

Responsibilities:

- Generate new customer leads through various channels and specifically through identified campaigns
- Actively seeking out new sales opportunities through cold calling, networking, and running physical campaign in the geography assigned
- Reporting success of the event/campaign via participant list and registered people for our services
- Follow up on new leads and referrals to generate business
- Achieving the monthly sales targets assigned for all the products and services
- Follow the various internal guidelines and procedures of the bank
- Ensure customer satisfaction through regular engagement
- Resolve customer queries/issues and facilitate customer service
- Maintain periodic status reports, including daily activity report and calls-visits/follow-ups made

Key skills and competencies:

- Passion (must take initiatives and not avoid targets)
- Socially Confident (able to start a conversation with new people easily and be confident in the interaction)
- Perseverance & Resilience (able to make repeated attempts and bounce back from setbacks, able to try new methods of engagement in case of a setback)
- Problem Solving & Closure (when faced with a problem, must be able to identify and seek help from the right people without hesitation. Able to keep commitments made to others and ensure that the task is complete)

Qualification & Experience:

- B. Com/ MBA Graduates in sales and related fields
- 1-2 years of experience in selling baking or related products in rural areas of Gujarat

Designations: Tele Caller

CTC- 2.60 Lac +Variable

Location: - Mehsana

Reporting to: - Sales Champion

KRAs: - Key results areas will be used to evaluate performance of the designation.

- On call cross-selling -Existing customers

Responsibilities:

- Providing customers with the organization's service and product information
- Following up complicated customer calls when required
- Completing call notes and call reports as necessary and updating them in the CRM
- Answer questions about account types and banking products, such as Loan, Deposit and mobile app related queries
- Check on the status of customer accounts and track checks and payments
- Review and explain account charges
- Maintain periodic status reports, including daily activity report and calls-visits/follow-ups made

Key skills and competencies:

- Graduates Only Can Apply
- Good Command of Gujarati along with working knowledge of English
- MS Word and MS Excel
- Good command of reading numbers
- Good handling skills and communication skills

Qualification & Experience:

- **B. Com/ MBA** Graduates in sales, marketing and related fields
- 1-2 years of experience in call centre for banking process or selling related products in rural areas of Gujarat over phone will be given priorities.