



# JANAKALYAN SAHAKARI BANK LTD.

140, VIVEK DARSHAN, SINDHI SOC.

CHEMBUR, MUMBAI 400 071

**JANAKALYAN BANK** invites applications to recruit following positions:

POSTS	DEPARTMENT	No: of Posts
<b>MANAGEMENT CADRE (ASSISTANT MANAGER &amp; ABOVE)</b>	<b>CREDIT</b>	<b>03</b>
	<b>RECOVERY</b>	<b>01</b>
	<b>AUDIT</b>	<b>01</b>

Details are as under:

<b>Qualification:</b>	A First Class Commerce Graduate with CA (Inter) / CA / CFA / MBA (Finance) / LL.B./M.com preferable
<b>Experience:</b>	Minimum 2 years of experience is desirable in Core Banking Operations viz. Credit /Audit / Recovery etc.
<b>Age:</b>	Maximum 30 Years

## **JOB ROLE**

### **CREDIT DEPARTMENT**

To assess and make decisions about customer credit applications using a range of criteria including purpose of application, credit viability, customer payment history and customer credit-worthiness. He /She must be able to handle very high levels of responsibility in their jobs – some lending proposals may be for sizeable amounts.

- Gathering information about clients
- Reading financial briefings
- Assessing, analyzing and interpreting complicated financial information
- Undertaking risk analysis by developing statistical models
- Visiting clients
- Keeping company credit exposures within set risk bearing limits
- Completing loan application forms and submitting to loan committees for approval
- Using credit-scoring systems for small credit amounts (such as small unsecured personal loans)
- Keeping knowledge of key issues up-to-date (for example legal, market risk and compliance issues)
- Helping to enhance the quality of credit applications
- Making recommendations about procedural/policy changes.
- Attending court cases
- Briefing Management on legal aspects to help in decision making.



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### **AUDIT DEPARTMENT**

- Preparation of executive summaries containing major observations reported in concurrent audit report of Branches to place before Audit Committee. Bifurcation of major and minor irregularities reported in the concurrent audit report of the branches.
- Carrying out surprise verification of cash and gold parcels. Assisting in Statutory Audit / RBI Inspection., coordinating IS Audit, compiling Compliance of IS Audit, Audit of account opening forms at BOOD as and when required.
- Follow up of compliances of monthly and quarterly audit report of all branches and Departments of Head Office as well as Back Office Operations Department (BOOD).
- Review of compliances submitted by the Branches then to forward list of un-rectified queries to Branch and follow-up with branch for rectification of those queries. Follow up for un-rectified queries of Back Office Operations Department.
- Payment of Audit Fees of concurrent auditors. Forwarding details of TDS returns pertaining to Audit Department.
- To provide assistance and information during Statutory Audit required by Statutory Auditors.
- To keep Follow up of compliances of Statutory Audit Report and compilation of compliance of Statutory Audit Report. Compliance of Statutory Audit is required to be submitted to the Registrar within specified period.
- To conduct investigations of frauds, to gather information from available sources such as OMNI system, documents available etc and to submit the report on the basis of factual position.
- Conducting snap audits in terms of branch visits are made to cover areas of operations, advances including documentation or other areas specified in the scope and after discussion with branch manager, final report to be submitted.



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### **RECOVERY DEPARTMENT**

- To complete the recovery process notes and various reports to be submitted before higher-ups on time to time.
- Good communications skills as to make effective correspondences with customers and Regulatory Authorities.
- Must have knowledge of Co-operative Banking operations, documentations etc. with requisite legal background.
- Should co-ordinate for inter-departmental work/audit/follow-up etc.
- Well conversant with words and excel.

### **KEY SKILLS REQUIRED**

Seeking adaptable, confident, reliable and motivated graduates with strong time management skills, a very good eye for detail and the ability to work effectively under pressure. Excellent IT, analytical, numerical, interpersonal, communication, problem-solving and team working skills are also essential.

### **HOW TO APPLY**

The interested candidates may send their **detailed resume at [hr@jksbl.com](mailto:hr@jksbl.com)**.

### **IMPORTANT:-**

- Age & Experience shall be relaxed in case of deserving candidates.
- Apply with detailed RESUME.
- Selection of the Candidate/s will be at the discretion of the Management.

**CHIEF EXECUTIVE OFFICER**