



दि आजरा अर्बन को-ऑपरेटिव्ह बँक लि.
(मल्टी-स्टेट)
The Ajara Urban Co-Operative Bank Ltd.
(Multi State)



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The Ajara Urban Co-Operative Bank Ltd.
(Multi State)



Career Opportunities

A leading Multi-State Bank operating in Maharashtra and Karnataka, boasting a mixed business of **2000 Crores** across **35 branches** and utilizing comprehensive digital channels, invites applications from eligible candidates for various positions at our Head Office and Branches.

Sr. No.	Designation	Posts
1	General Manager (Head Office)	1
2	Head of Department IT (Chief Officer)	1
3	Senior Officer (Credit) (Head Office)	1
4	Senior Officer (HR) (Head Office)	1
5	Senior Officer (Marketing) (Head Office)	1
6	Senior Officer (Digital Payment System) (Head Office)	1
7	Junior Officer (Digital Payment System) (Head Office)	1
8	Senior Officer (KYC & AML) (Head Office)	1
9	Senior Officer (Legal) (Head Office)	2
10	Branch Manager (Kalyan, Karad & Malvan)	3



For detailed job description, qualification and other information, please visit our website

<https://aucb.bank.in/career>

Candidates without prior work experience (freshers) need not apply.

The Chief Executive Officer,
The Ajara Urban Co-operative Bank Ltd.,
Head Office, 393 B, Main Road, Taluka Ajara, Dist. Kolhapur – 416505 (Maharashtra)



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Career Opportunities at The Ajara Urban Co-operative Bank Ltd.

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Sr. No.	Designation	Posts	Educational Qualification	Experience Required	Min. Age
1	General Manager (Head Office)	1	Graduate/Post Graduate, MBA/ JAIIB/ CAIIB/Diploma in Banking & Finance/Higher Diploma in Co-op Management, CA/CS/ICWA/MBA (Finance)	10 years administrative experience in Co-Op banking functions	35
2	Head of Department IT (Chief Officer) (Head Office)	1	Graduate/ Post Graduate in Computer Science/Application/Data	Min 5 years in Banking Related software	35
3	Senior Officer (Credit)(Head Office)	1	Graduate/ M.Com	Minimum 5 years in the required field	30
4	Senior Officer (HR) (Head Office)	1	Graduate/ MBA/JAIIB/CAIIB	Minimum 5 years in the required field	30
5	Senior Officer (Marketing) (Head Office)	1	Graduate/ MBA/JAIIB/CAIIB	Minimum 5 years in the required field	30
6	Senior Officer (Digital Payment System) (Head Office)	1	Graduate/ Post Graduate	Minimum 5 years in the required field	30
7	Junior Officer (Digital Payment System) (Head Office)	1	Graduate/ Post Graduate	Minimum 3 years in the required field	25
8	Senior Officer (KYC & AML) (Head Office)	1	Graduate/ Post Graduate	Minimum 5 years in the required field	30
9	Senior Officer (Legal) (Head Office)	2	Graduate and/or L.L.B, L.L.M	Minimum 5 years in the required field specially SARFAESI, Arbitration & MSCS Act -2002	30
10	Branch Manager (Kalyan, Karad & Malvan)	3	Graduate/ Post Graduate	Minimum 5 years' experience in required field of Banking	30



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Important Instructions

- **Educational Qualification Note:** Educational qualification must be from a recognized University/ institute.
- **Eligibility Check:** Please ensure you meet all advertised eligibility criteria prior to submitting your application.
- **Job Location:** With the exception of the Branch Manager roles, all other positions are based at our Head Office in Ajara.
- **Application Completeness:** Ensure your application is complete and includes detailed, specific information regarding your work experience.
- **Experience Mandatory:** Candidates without prior work experience (freshers) need not apply.

For detailed job description and other information, please visit our website <https://aucb.bank.in/career>

How to Apply

Interested and eligible candidates should apply within **10 days** from the date of this advertisement. Please submit a complete biodata, photograph, work experience certificates, and any other necessary documents via email to hrd@aucb.bank.in or following address.

Note: The management reserves the rights associated with qualifications and experience requirements.

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Job description

1. General Manager (Head Office)

- **Strategic Leadership:** Direct overall bank operations across all 35 branches in Maharashtra and Karnataka, driving the ₹2000+ Crore business mix.
- **Regulatory Compliance:** Ensure strict, uncompromising adherence to RBI Master Directions for Urban Co-operative Banks and statutory audit guidelines.
- **Operational Excellence:** Cultivate a culture of "100% ownership" and accountability among all Head Office departments and Branch Managers.

2. Head of Department IT (Chief Officer)

- **System Management:** Oversee and upgrade the Core Banking Solution (CBS) for seamless branch connectivity and operations.
- **Digital Infrastructure:** Lead technical implementation for digital channels, including robust integration of mobile payment systems and Simplified IMPS.
- **Cybersecurity:** Ensure strict compliance with RBI's IT and cybersecurity frameworks.

3. Senior Officer (Credit) (Head Office)

- **Credit Appraisal:** Scrutinize loan proposals, ensuring meticulous risk assessment and adherence to the bank's credit policy.
- **Vendor Accountability:** Implement strict monitoring and accountability clauses for empanelled bank valuers and legal advisors.

- **Portfolio Health:** Monitor NPAs and ensure qualitative growth in the loan portfolio.

4. Senior Officer (HR) (Head Office)

- **Talent Management:** Oversee recruitment, performance evaluation, and continuous professional training for bank staff.
- **Discipline & Policy:** Enforce professional workplace discipline, formal guidelines (including dress code), and standard operating procedures across all branches.

5. Senior Officer (Marketing) (Head Office)

- **Business Development:** Formulate strategies to boost CASA deposits and quality advances across both rural and urban demographics.
- **Digital Promotion:** Drive customer adoption of the bank's digital payment channels and modern banking services.

6 & 7. Senior / Junior Officer (Digital Payment System)

- **Operations & Reconciliation:** Manage daily operations for IMPS, UPI, NEFT/RTGS, and ATM networks, ensuring zero-error daily reconciliation.
- **Grievance Redressal:** Handle customer disputes related to failed digital transactions efficiently within regulatory turnaround times.

8. Senior Officer (KYC & AML) (Head Office)

- **Regulatory Compliance:** Ensure strict and uncompromising adherence to RBI's Know Your Customer (KYC) and Anti-Money Laundering (AML) Master Directions across all 35 branches.
- **Transaction Monitoring & Reporting:** Vigilantly monitor accounts for suspicious activities. Ensure accurate, zero-error, and timely submission of Cash Transaction Reports (CTR) and Suspicious Transaction Reports (STR) to FIU-IND.

- **Risk Categorization & Re-KYC:** Oversee the proper risk categorization of customers (Low, Medium, High) and drive the timely periodic updation of KYC records (Re-KYC) at the branch level.
- **Staff Training & Audit Resolution:** Conduct regular training sessions for branch staff on AML measures, fraud detection, and promptly resolve any KYC-related internal or statutory audit queries.

9. Senior Officer (Legal) (Head Office)

- **Recovery Action:** Lead decisive legal action for NPA recovery using the SARFAESI Act, Arbitration, NI Act, and MSCS-2002 Act provisions.
- **Legal Representation:** Draft legal notices, coordinate with external advocates, and represent the bank in various judicial forums.

10. Branch Manager (Senior Officer) (Kalyan, Karad & Malvan)

- **Branch Leadership:** Take 100% ownership of the branch's administration, business targets, and customer service standards.
- **Compliance & Audit:** Ensure absolute compliance with RBI branch-level guidelines, resolve audit queries proactively, and manage accurate daily reporting to the Head Office.



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