

## Bank of Maharashtra मानव संसाधन प्रबंधन विभाग

## Human Resources Management Department

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AX1/ST/RP/Specialist Officer/Phase II/2025-26

# Recruitment Notification Recruitment Project 2025-26 ~ Phase II In Scale II, III, IV, V & VI

**BANK OF MAHARASHTRA**, one of the leading Public Sector Banks & is amongst the top performing banks in the industry on profitability, asset quality and growth parameters. The bank is having network of more than 2,650 branches across the country and is increasing its national footprints. The Bank requires skilled professionals in various specializations to support its growth trajectory, strengthen governance and technology structure. The Bank invites online applications from candidates for recruitment of Specialist officers in Scale II, III, IV, V & VI to be posted in various verticals & offices.

#### Details of number of Posts, Reservations, Qualifications, Experience, Age and Job Profile:

Sr	Post	Scale	Employment	No. of Vacancy						of which PwBD					
No	F03t	Scale	Туре	SC	ST	ОВС	EWS	UR	Total	ОС	VI	HI	ID		
Information Technology / Digital banking / IT Security / IS Audit / CISO Cell															
1	Deputy General Manager - Information Technology	VI	Permanent					1	1						
2	Assistant General Manager - Enterprise Architecture	V	Contractual					1	1						
3	Chief Manager - Digital Banking	IV	Permanent	2		3	1	4	10						
4	Chief Manager – Data Protection	IV	Permanent					1	1						
5	Chief Manager - IT Infrastructure	IV	Permanent					1	1						
6	Chief Manager - Lead Business Analyst	IV	Permanent					1	1						
7	Chief Manager - Project/ Program Manager	IV	Permanent					2	2						
8	Senior Manager - Digital Banking	III	Permanent	2	1	4	1	7	15						
9	Senior Manager - Data Analyst	III	Permanent	2		3	1	6	12						
10	Senior Manager - SAS/ETL Developer	III	Permanent			1		4	5						
11	Senior Manager - IT Security	III	Permanent	1		2		4	7						
12	Senior Manager - Business Analyst	III	Permanent					2	2						
13	Senior Manager - Java Developer	III	Permanent	2		3	1	4	10						
14	Senior Manager - Digital Channel	III	Permanent			1		4	5						
15	Manager - IT Infrastructure	Ш	Permanent					2	2						
16	Manager - Database Administrator (MSSQL & Oracle)	II	Permanent	1		2		4	7						
17	Manager - Mobile App Developer	II	Permanent					2	2						

Sr	_ ,		Employment			No. of	Vacano	y		of which PwBD				
No	Post	Scale	Туре	SC	ST	ОВС	EWS	UR Total		ОС	VI	НІ	ID	
18	Manager - Unix Linux	11	Permanent			1		4	5					
19	Manager - OpenShift Administrator	Ш	Permanent					2	2					
20	Manager - API Management	II	Permanent					3	3					
21	Manager - Digital Channel	II	Permanent	1		2		5	8					
22	Manager - Data Scientist	=	Permanent			1		3	4					
23	Manager - Data Engineer	=	Permanent					2	2					
24	Manager - Full Stack Developer	Ш	Permanent					2	2					
		,	Treasury / Inter	natior	nal Bu	ısiness								
25	Deputy General Manager- Treasury	VI	Permanent					1	1					
26	Senior Manager - Forex Dealer	III	Permanent			1		4	5					
27	Senior Manager - Domestic Dealer	III	Permanent			1		4	5					
28	Manager - Forex	II	Permanent	4	2	7	2	9	24					
			L	egal										
29	Senior Manager - Legal	III	Permanent	2		3	1	4	10					
30	Manager - Legal	II	Permanent	2		3	1	4	10					
		F	inancial Manag	emen	t & A	ccount	5							
31	Chief Manager- Taxation & Balance sheet	IV	Permanent					2	2					
32	Senior Manager- Taxation & Balance sheet	III	Permanent			1		3	4					
			С	redit										
33	Deputy General Manager - Credit	VI	Permanent					2	2					
34	Assistant General Manager  – Credit	V	Permanent			2		3	5					
35	Chief Manager – Credit	IV	Permanent	3	2	4	1	5	15					
36	Senior Manager - Credit	III	Permanent	15	8	27	10	40	100	1	1	1	1	
			Chartered	Acco	unta	nt								
37	Senior Manager - Chartered Accountant	III	Permanent	2		3	1	4	10					
38	Manager - Chartered Accountant	Ш	Permanent			2		4	6					
Integrated Risk Management														
39	Senior Manager - Risk	III	Permanent	3	2	6	2	7	20					
40	Manager - Risk	=	Permanent	3	2	6	2	7	20					
			Marketing	and P	ublic	ity								
41	Assistant General Manager – Media & Public Relations	V	Permanent					1	1					

<sup>\*</sup>Age Relaxation to reserved category is applicable as per Government guidelines. Abbreviations: SC: Scheduled Caste, ST: Scheduled Tribe, OBC: Other Backward Classes, EWS: Economically Weaker Section, UR: Unreserved, PwBD: Persons with Benchmark Disabilities, OC: Orthopedically Challenged, VI: Visual Impairment, HI: Hearing Impairment, ID: Intellectual / Multiple Disabilities.

# 31. Recruitment of Chief Manager- Taxation & Balance sheet (Scale IV):

Post	:	Chief Manager- Taxation & Balance sheet (Scale IV)
Qualifications	:	Mandatory: Graduation and Should have passed final exam conducted by ICAI and enrolled as member of the Institute of Chartered Accountants of India.
Experience	:	Minimum 8 Years experience in Scheduled Commercial Bank, Out of which minimum 5 years at Bank's Head Office/Regional Office in handling Corporate Taxation, GST, TDS, Balance sheet, Regulatory Reporting, Capital Raising and related activities.  Desirable: IFRS/ IndAS experience.
Age	:	Maximum: 40 Years
Reporting Authority		The selected candidate will report to Assistant General Manager / Vertical Head handling the portfolio of Financial Management & Accounting Department
Job Profile	:	<ol> <li>Income Tax, TDS &amp; GST related compliances including appeals.</li> <li>Implementation / reporting of Ind-AS statement &amp; other related requirements.</li> <li>Preparation of Financial Statements, Handling audit &amp; capital raising activities, extraction of data/ information required for reporting / filing with authorities/ regulator, based on financial statements.</li> <li>The above roles &amp; responsibilities are indicative and Bank at its own discretion may assign KRAs or other roles as per business need.</li> </ol>

# 32. Recruitment of Senior Manager- Taxation & Balance sheet (Scale III):

Post	:	Senior Manager- Taxation & Balance sheet (Scale III)
Qualifications	:	Mandatory: Graduation and Should have passed final exam conducted by ICAI and enrolled as member of the Institute of Chartered Accountants of India.
Experience	:	Minimum 5 Years experience in Scheduled Commercial Bank, Out of which minimum 3 years at Bank's Head Office/Regional Office in handling Corporate Taxation, GST, TDS, Balance sheet, Regulatory Reporting, Capital Raising and related activities.  Desirable: IFRS/ IndAS experience.
Age	• •	Minimum: 25 Years & Maximum: 38 Years
Reporting	:	The selected candidate will report to Chief Manager / Vertical Head handling the portfolio of
Authority		Financial Management & Accounting Department
Job Profile	:	Income Tax, TDS & GST related compliances including appeals.
		2. Implementation / reporting of Ind-AS statement & other related requirements.
		3. Preparation of Financial Statements, Handling audit & capital raising activities, extraction of
		data/ information required for reporting / filing with authorities/ regulator, based on financial statements.
		The above roles & responsibilities are indicative and Bank at its own discretion may assign KRAs
		or other roles as per business need.

# 33. Recruitment of Deputy General Manager - Credit (Scale VI):

Post	:	Deputy General Manager - Credit (Scale VI)
Qualifications	:	Chartered Accountant/ Chartered Financial Aanalyst /CMA - ICWA from recognized institute.  OR  Two Years Post Graduation Degree in Banking/ Finance/ any credit related field from recognized university/Institution / Board.
Experience	:	Minimum 12 years' post qualification experience as an officer out of which 9 years' experience should be in processing of Commercial Credit / Project Finance / Mid & large Credit in Scheduled Public Sector Banks/ Scheduled Private Sector Banks.  AND  Current Assignment must be on the Role of Assistant General Manager (equivalent role in private bank) with Minimum 1 Year in Present cadre or Chief Manager (equivalent role in private bank) with Minimum 3 Years in present Cadre.
Age	:	Maximum: 50 Years
Reporting Authority	:	The selected candidate will report to General Manager/ Vertical Head handling the portfolio of Credit.
Job Profile	:	<ol> <li>Undertake credit assessment process &amp; pitch the right product to the right customer as per their requirement.</li> <li>Monitoring Average TAT of proposals handled at various levels i.e. Head Office/ Zonal Offices/ Branches.</li> <li>Consider key market practices in the credit underwriting process</li> <li>Undertake comprehensive opportunity capturing while conducting credit assessment</li> </ol>

- 5. Ensure maintenance of Healthy credit portfolio of the Bank.
- 6. Manage the complete lifecycle of loan process.
- 7. Keep a track of market factors, indices, policies and regulations and identify their impact on credit portfolio.
- 3. Ensure post disbursement documents and covenant management
- Work closely with internal teams such as legal, technical valuation, filed investigation, risk containment amongst others
- 10. Monitor loan utilization, repayment capacity, adherence to policy/guidelines and loan covenants and other critical processes and compliance checks.
- 11. Risk assessment, risk quantification and risk mitigating strategies related to large project finance/large term loan proposals to top management.
- 12. To convey a clear opinion regarding the feasibility of the proposed transaction, from a risk point of view covering business model, industry risk, structure and financial risk. Approval/recommendation of credit limits and transactions. Conduct ongoing monitoring for existing customers.
- 13. Conduct periodic company and plant visits as per requirement.
- 14. Be conversant with the policies & guidelines issued by RBI & GOI & other regulatory bodies & able to strategize Bank's policies in the same light.
- 15. Monitoring performance of Zones and Overseas Branches, Forex Centers, Corporate Finance Branches and Mid Corporate Branches.
- 16. To review existing loan schemes and ensure proper updation in the policy guidelines as per regulatory guidelines issued from time to time.

The above roles & responsibilities are indicative and Bank at its own discretion may assign KRAs or other roles as per business need.

#### 34. Recruitment of Assistant General Manager - Credit (Scale V):

Post		Assistant Conoral Manager Credit (Scale V)
		Assistant General Manager – Credit (Scale V)
Qualifications	:	Chartered Accountant/ Chartered Financial Aanalyst /CMA - ICWA from recognized institute.  OR
		Two Years Post Graduation Degree in Banking/ Finance/ any credit related field from recognized university/Institution / Board.
Experience	:	Minimum experience of 10 years' post qualification experience as an officer out of which 7 years' experience should be in processing of Commercial Credit / Project Finance / Mid & large Credit in Scheduled Public Sector Banks/ Scheduled Private Sector Banks .  AND
		Current Assignment must be on the Role of Chief Manager (equivalent role in private banks) with Minimum 1 Year in present Cadre.
Age	:	Maximum: 45 Years
Reporting Authority	:	The selected candidate will report to General Manager/ Vertical Head handling the portfolio of Credit.
Job Profile	:	<ol> <li>Undertake credit assessment process &amp; pitch the right product to the right customer as per their requirement.</li> <li>Monitoring Average TAT of proposals handled at various levels i.e. Head Office/ Zonal Offices/ Branches.</li> <li>Consider key market practices in the credit underwriting process</li> <li>Undertake comprehensive opportunity capturing while conducting credit assessment</li> <li>Ensure maintenance of Healthy credit portfolio of the Bank.</li> <li>Manage the complete lifecycle of loan process.</li> <li>Keep a track of market factors, indices, policies and regulations and identify their impact on credit portfolio.</li> <li>Ensure post disbursement documents and covenant management</li> <li>Work closely with internal teams such as legal, technical valuation, filed investigation, risk containment amongst others</li> </ol>
		<ol> <li>Monitor loan utilization, repayment capacity, adherence to policy/guidelines and loan covenants and other critical processes and compliance checks.</li> <li>Risk assessment, risk quantification and risk mitigating strategies related to large project finance/large term loan proposals to top management.</li> <li>To convey a clear opinion regarding the feasibility of the proposed transaction, from a risk point of view covering business model, industry risk, structure and financial risk. Approval/recommendation of credit limits and transactions. Conduct ongoing monitoring for existing customers.</li> <li>Conduct periodic company and plant visits as per requirement.</li> <li>Be conversant with the policies &amp; guidelines issued by RBI &amp; GOI &amp; other regulatory bodies &amp; able to strategize Bank's policies in the same light.</li> </ol>

- 15. Monitoring performance of Zones and Overseas Branches, Forex Centers, Corporate Finance Branches and Mid Corporate Branches.
  16. To review existing loan schemes and ensure proper updation in the policy guidelines as per
  - regulatory guidelines issued from time to time.

The above roles & responsibilities are indicative and Bank at its own discretion may assign KRAs or other roles as per business need.

#### 35. Recruitment of Chief Manager - Credit (Scale IV):

Post	:	Chief Manager – Credit (Scale IV)
Qualifications	:	Chartered Accountant/ Chartered Financial Aanalyst /CMA - ICWA from recognized institute.
		OR
		Two Years full time Post Graduation Degree in Banking/ Finance/ any credit related field from
Experience		recognized university/Institution / Board.  Minimum experience of 8 years' post qualification experience as an officer out of which 5 years'
Experience	•	experience should be in processing of Commercial Credit / Project Finance / Mid & large Credit
		in Scheduled Public Sector Banks/ Scheduled Private Sector Banks .
Age	:	Maximum: 40 Years
Reporting	:	The selected candidate will report to Zonal Manager/ Vertical Head handling the portfolio of
Authority		Credit.
Job Profile	:	1. To provide risk assessment, risk quantification and risk mitigating strategies related to large
		project finance/large term loan proposals to top management. Pro-actively assess the main
		risks and propose mitigants at the deal initiation stage. To appraise financial spreadsheets and projections.
		2. To have excellent understanding of major industries like Power (renewable energy), Road,
		Urban Infrastructure, Port, Airport etc. and have good understanding of key factors critical to
		that industry.
		3. To convey a clear opinion regarding the feasibility of the proposed transaction, from a risk
		point of view covering business model, industry risk, structure and financial risk.
		Approval/recommendation of credit limits and transactions. Conduct ongoing monitoring for existing customers.
		4. Conduct periodic company and plant visits in coordination with the Branch Heads. Monitoring
		of existing project loans/large term loans, involving inputs on industry, financial and business
		risk, management and transparency, peer analysis and financial analysis and reviews of
		quarterly project reports, conduct a periodic portfolio and concentration analysis, stress
		testing and suggest suitable corrective actions.
		5. Provide effective and robust MIS reports for the Management to enable the management to effectively assess, measure, monitor and mitigate risk in Credit operations. Any other
		assignments depending on the needs of the Bank.
		6. Scrutiny of duly filled application forms and documents received from branches as per
		checklist until Loan Management System / other digital lending platforms are made fully
		operationalized.
		7. Conduct – CIBIL, CERSAI, RBI defaulters list and other verification / checks as per loan policy guidelines. To make a reference to the database like CRISIL research.com / Prowess of
		Centre for Monitoring Indian Economy (CMIE) as mentioned in the lending policy and
		incorporate the information on the industry/ies and peer level comparison. Obtain confidential
		reports / Credit reports from other Banks / agencies wherever required within 5 working days.
		For export proposals, Credit information reports from CIC as applicable.
		8. Initiate request/ follow-up for obtaining legal search report / valuation report from empaneled
		advocate/valuer. Preparation of appraisal note in the prescribed formats as applicable
		depends on case-to-case basis. The above roles & responsibilities are indicative and Bank at its own discretion may assign KRAs
		or other roles as per business need.
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#### 36. Recruitment of Senior Manager - Credit (Scale III):

Post	:	Senior Manager - Credit (Scale III)
Qualifications	:	Chartered Accountant/ Chartered Financial Aanalyst /CMA - ICWA from recognized institute.  OR  Two Years full time Post Graduation Degree in Banking/ Finance/ any credit related field from recognized university/Institution / Board.
Experience	:	Minimum experience of 5 years' post qualification experience as an officer out of which 3 years' experience should be in processing of Commercial Credit / Project Finance / Mid & large Credit in Scheduled Public Sector Banks/ Scheduled Private Sector Banks .
Age	:	Minimum: 25 Years & Maximum: 38 Years

Reporting Authority	:	The selected candidate will report to Branch Head / CPC Head / Vertical Head handling the portfolio of Credit.
	:	<ol> <li>Ensuring quick and timely appraisal of new and existing MSME / Mid / Large Corporate proposal and analysis of Balance Sheet / Appraisal / Assessment of Credit Proposal, Credit monitoring &amp; follow-up.</li> <li>Adhering to Turn-Around-Time (TAT) for processing New / Existing proposals and ensuring Balance Sheet considered for the proposals are the same as filed with ROCs.</li> <li>Timely completion of Review/ Renewals of existing proposal, including Credit Risk assessment in proposals. Obtaining data/information from customers for assessment and processing of the proposal. Interacting with key officials in the borrowing units for obtaining data/statements etc.</li> <li>Analysis &amp; appraisal of credit proposal including adhoc facilities / restructuring / any other type of business or general proposals pertaining to the unit. Rectifying irregularities pertaining to pre-sanction, which is pointed out in various Credit Audit reports.</li> <li>Obtain and verify the legal search reports / valuation reports of properties offered as</li> </ol>
		<ul> <li>Primary/Collateral securities. ROC search at each sanction of the limits to the Unit. Arranging for compilation / updation of opinion reports and CIRs.</li> <li>Ensuring compliance of KYC norms, Updation of periodical due diligence reports as per RBI guidelines. Undertaking pre and post sanction visits. Analysis of FFR and other Financial Statements putting and taking-up issues / observations recorded with the company. Arranging for Credit reports of external agencies and their scrutiny, wherever required. Obtaining external credit rating of the customers.</li> <li>Carrying out of Due diligence on credit proposal assigned. Monitoring of outstanding issues / non-compliances with terms of sanction in pre-sanction areas for each company and its updation on resolution of the issues involved to the higher authorities.</li> </ul>
		<ol> <li>Build appropriate structures along with the cash flow analysis to aid in distribution of existing loans. Track the global interest rate and FX spot and derivatives markets for creation of sophisticated debt structures.</li> <li>Supporting Branch Managers/ various verticals at HO/ Zonal Office Level in canvassing New to Bank Corporate Borrowers. Cross Selling of Ancillary Business. Monitoring of MSME / Corporate Accounts and ensuring Compliances in Corporate accounts.</li> <li>Any other job / task relating to dispensation or administration of credit or any other specific task of any nature arising out of business or administrative exigencies or even otherwise under instructions of Competent Authority.</li> <li>The above roles &amp; responsibilities are indicative and Bank at its own discretion may assign KRAs or other roles as per business need.</li> </ol>

# 37. Recruitment of Senior Manager - Chartered Accountant (Scale III):

Post	:	Senior Manager - Chartered Accountant (Scale III)
Qualifications	:	Mandatory: Graduation and Should have passed final exam conducted by ICAI and enrolled as member of the Institute of Chartered Accountants of India.
Experience	:	Minimum 5 years' experience in Banking in Officer Cadre out of which Minimum 3 years' experience in Treasury / Risk Management / Credit / Accounts Departments in any Scheduled Commercial Bank.
Age	:	Minimum: 25 Years & Maximum: 38 Years
Reporting Authority	:	The selected candidate will report to Chief Manager/ Vertical Head handling the portfolio of Risk / Credit / Accounting / TIBD.
Job Profile		<ol> <li>Analysis of financial statements, Appraisal / Assessment of credit proposals, credit monitoring.</li> <li>Due diligence of credit proposals.</li> <li>Credit administration and monitoring.</li> <li>Identifying and analysis of key issues in complex assignments for effective decision making.</li> <li>To ensure compliance related to regulatory and Bank's Guidelines.</li> <li>Income Tax, TDS &amp; GST related compliances including appeals.</li> <li>Implementation / reporting of Ind-AS statement &amp; other related requirements.</li> <li>Preparation of Financial Statements, Handling audit &amp; capital raising activities, extraction of data/ information required for reporting / filing with authorities/ regulator, based on financial statements.</li> <li>Identification and assessment of risk including market risk, credit risk, operational risk affecting Bank's financial health.</li> <li>To develop and implement strategies for mitigation of risk.</li> <li>To handle audit &amp; inspection and coordinate with stakeholders.</li> <li>The above roles &amp; responsibilities are indicative and Bank at its own discretion may assign KRAs or other roles as per business need.</li> </ol>