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बैंक ऑफ़ बड़ौदा
Bank of Baroda

RECRUITMENT OF PROFESSIONALS ON REGULAR BASIS IN CORPORATE & INSTITUTIONAL CREDIT AND FINANCE DEPARTMENT IN BANK OF BARODA

Join India's International Bank for a Challenging Assignment

BOB/HRM/REC/ADVT/2024/04

Online Registration of Application starts from : 12.06.2024	Last date for Submission of Application & Payment of fees: 02.07.2024

IMPORTANT TO NOTE

1.	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. Call letters/advices, wherever required will be sent only by e-mail. All revisions/addendum/corrigendum/modifications (if any) will be hosted on the Bank's website only.
2.	All correspondence will be made only on the email ID mentioned by the candidate in their online application form and the same has to be kept active for receiving communication viz., call letters/Interview Dates/advices etc.
3.	The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment. Candidates are requested to note down the acknowledgement number and a copy of application form for their future reference.
4.	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
5.	Post qualification experience below 6 months in any organization would not be considered
6.	Only Candidates willing to serve anywhere in India, should apply

1. Details of Position & Eligibility Criteria (As on 01.06.2024):

Sl No.	Post	Grade/ Scale	Vacancy	Age (in years)	EDUCATION	POST QUALIFICATION EXPERIENCE
Department: Corporate & Institutional Credit						
1	Forex Acquisition & Relationship Manager	MMG/S-II	11	Min – 24 Years & Max – 35 Years	Graduation (in any discipline) and Post Graduate Degree / Diploma with Specialization in Marketing / Sales	Min. 2 Years of Work Experience in Public/ Private / Foreign Banks with at least 1 Year Exposure in Sales / Relationship Management in Forex.
2	Forex Acquisition & Relationship Manager	MMG/S-III	4	Min – 26 Years & Max – 40 Years		Min. 4 Years of Work Experience in Public/ Private / Foreign Banks with 3 Years Exposure in Sales / Relationship Management in Forex.
3	Credit Analyst	MMG/S-II	10	Min – 25 Years & Max – 30 Years	Graduation (in any discipline) and CA	Preference will be given to candidates having Work Experience in Public / Private / Foreign Banks with exposure in Credit Appraisal/ Processing/ Operations.
4	Credit Analyst	MMG/S-III	70	Min – 28 Years & Max – 35 Years	Graduation (in any discipline) and Post Graduate Degree with Specialization in Finance or CA / CMA / CS / CFA	Min. 4 Years of Work Experience in Bank with 3 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in Credit Appraisal/ Processing/ Operations.
5	Relationship Manager	MMG/S-III	44	Min – 28 Years & Max – 35 Years	Mandatory- Graduation (in any discipline) and Post Graduate Degree / Diploma with Specialization in Finance (Min 1 Year course) Preferred – CA/CFA/CS/CMA	Min. 4 Years of Work Experience in Public / Private / Foreign Banks/Financial Institutions with at least 2 years exposure in Sales/ Relationship Management in Corporate Credit.
6	Relationship Manager	SMG/S-IV	22	Min – 35 Years & Max – 42 Years		Min. 8 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 4 years exposure in Sales/ Relationship Management in Corporate Credit.
Department: Finance Vertical						

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Sl No.	Post	Grade/ Scale	Vacancy	Age (in years)	EDUCATION	POST QUALIFICATION EXPERIENCE
7	Senior Manager- Business Finance	MMG/S-III	4	Min – 28 Years & Max – 38 Years	Graduation (in any discipline) & Chartered Accountant OR Post-Graduation Degree/ Diploma in Finance	Minimum 6 years' experience in Banks/ Large NBFCs in the area of Business Finance/ Financial MIS/ Financial Analytics/ Treasury/ Balance sheet Management/ ALM/ Corporate treasury (CT)/ P&L Management/ Revenue management/ BUC/ Business Intelligence unit/ cost management/ expense management/ Financial Planning, Target Setting, Goal Setting & Strategic Planning and Analysis/ Business Planning
8	Chief Manager- Internal Controls	SMG/S-IV	3	Min – 28 Years & Max – 40 Years	Graduation (in any discipline) & Chartered Accountant by qualification Preference would be given to candidates with DISA/CISA certification	Minimum 8 years' experience in the area of Internal Audit & Internal Control in large public/ private sector bank or large audit firm including Big 4 having relevant exposure in the audit of banks.

2. **Roles & Responsibilities:** Detailed in Annexure I

3. **Reservation in Posts:**

S.N.	Position	Grade	Roster Points						Out of which PwD			
			SC	ST	OBC	EWS	UR	Total	VI	HI	OC	ID
1	Forex Acquisition & Relationship Manager	MMGS II	2	1	3	1	4	**11**	NIL			
2	Forex Acquisition & Relationship Manager	MMGS III	1	1	1	1	--	**4**				
3	Credit Analyst	MMG/S-II	2	3	2	2	1	**10**				
4	Credit Analyst	MMG/S-III	15	7	20	10	18	**70**				
5	Relationship Manager	MMGS III	6	7	21	10	--	**44**				
6	Relationship Manager	SMGS IV	2	5	11	4	--	**22**				
7	Senior Manager- Business Finance	MMGS III	1	--	1	--	2	**4**				
8	Chief Manager- Internal Controls	SMGS IV	1	--	1	--	1	**3**				

A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration (s) will stand forfeited.

Abbreviations stand for: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Class, EWS – Economically Weaker Sections, UR- Unreserved, PWD - Persons with Disability, OH-Orthopedically Handicapped, HI – Hearing Impaired, VI- Visually Impaired, ID- Intellectually Disabled.

3.1 Relaxation in Upper Age Limit

Sl	Category	Age Relaxation (years)
1.	Scheduled Caste	5
2.	Scheduled Tribe	5
3.	Other Backward Classes (Non-Creamy Layer)	3
4.	Persons with Disability	Gen/EWS – 10, OBC – 13, SC/ST - 15
5.	Ex-servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	Gen/EWS – 5, OBC – 8, SC/ST – 10
6.	Persons affected by 1984 riots	5

The aforesaid Relaxation of Upper Age is applicable as per the Reservation Points available for different positions as mentioned above

NOTE:

1. Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application.
2. Candidates belonging to OBC category but coming in the 'creamy layer' and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GENERAL' or GENERAL (OC/HI/VI/ID) as applicable.

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3. Benefit of reservation under EWS category is permissible only upon production of an 'Income and Asset Certificate' issued by a Competent Authority in the format prescribed.
4. Caste/EWS/PWD certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the candidates applying under SC/ST/OBC/EWS/PWD category, while submitting their application/s.
5. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
6. Reservation for PWD is horizontal and within the overall vacancies for the post.
7. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Bank
8. There is no reservation for Ex-Servicemen in Officers' Cadre.
9. Maximum age indicated is for General category candidates as on 01.06.2024. Relaxation in upper age limit will be available as detailed above.

3.1.1 Guidelines for Persons With Benchmark Disabilities/Specific Disability using the services of a Scribe

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No. 16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013- Welfare dated 26.04.2013, Office Memorandum F.No. 34-02/2015-DD-III dated 29.08.2018 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) and F. No. 29-6/2019-DD-III dated 10.08.2022. In all such cases where a scribe is used, the following rules will apply:

- For candidates availing scribe in accordance with OM – F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I. Such candidates shall also, upload their certificate while filling the application form.
- The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination.
- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- **The scribe arranged by the candidate should not be a candidate for the online examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.**
- **Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.**

3.1.2 Guidelines for candidates with loco motor disability and cerebral palsy

Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

3.1.3 Guidelines for Visually Impaired candidates

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

4. Application fees:

- Rs.600/- + Applicable Taxes + Payment Gateway Charges for General, EWS & OBC candidates
- Rs.100/- + Applicable Taxes + Payment Gateway Charges for SC, ST, PWD & Women

The candidate is required to pay the non-refundable application fee/Intimation charges irrespective of whether online test is conducted or not and even if the candidate is shortlisted or not for the interview.

5. Location of Posting:

For the positions listed at sl no. 1 to 6, the place of posting will be depending upon the Bank's requirement from time to time. Candidates shall be placed at any of its Offices/Branches in India.

For the positions listed at sl no. 7 & 8, the place of posting will be Mumbai. However, the selected candidates are liable to be transferred by the Bank at its absolute discretion to any of the branches/ offices of the Bank or to any place in India.

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6. Scale of Pay (as amended from time to time)

MMGS II : Rs. 64820 x 2340 (1) – 67160 x 2680 (10) – 93960
MMGS III : Rs. 85920 x 2680 (5) – 99320 x 2980 (2) – 105280
SMG/S-IV : Rs. 102300 x 2980 (4) – 114220 x 3360 (2) – 120940

Emoluments
At present, monthly CTC at the initial level of MMG/S-II, MMG/S-III & SMG/S-IV including DA, Special Allowance, HRA, CCA and all perks and benefits like quarters facility, in lieu of HRA, for Officers; Conveyance; Medical Aid; LTC; etc., admissible as per rules of the Bank, in force from time to time is approximately Rs. 2.30 lacs, Rs. 2.80 lacs and Rs. 3.30 lacs per month (as amended from time to time), respectively in Mumbai. Allowances may vary depending upon the place of posting.

7. Credit History: The candidate applying for the above positions shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. The minimum credit score will be as per the Banks policy, amended from time to time.

8. Probation Period:

The selected candidate will be on probation **for a period of 12 months** (-1- year) of active service from the date of his/ her joining the Bank.

9. Service Bond

For those selected on **Regular basis**, they will be required to mandatorily execute a Service Bond as under:
''Serve for a minimum period of -3- years in the Bank after joining the services or in lieu thereof an amount of R 1.5 Lacs'

10. Eligibility Criteria

Candidates, intending to apply for the said post should ensure that they fulfill the minimum eligibility criteria specified:

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications, work experience etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in the online application form at the time of interview and/or any subsequent stage of the recruitment process as required by the Bank. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard. Merely applying for the said post/ appearing for and being shortlisted in the Online examination and/or in the subsequent GD/interview and/ subsequent processes does not imply that a candidate will necessarily be offered employment in the Bank. No request for considering the candidature under any category other than in which applied will be entertained.

Note:

a. All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. **Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank.** The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.
In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate **in original** issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.

b. Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

c. Calculation of Percentage: The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only.

The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

11. Nationality / Citizenship: (as on 01.06.2024)

A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African Countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the examination/ interview conducted by the Bank but on final selection, the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate to him.

12. Selection Procedure

- The selection process may comprises online test, psychometric test or any other test deemed suitable for further selection process **followed by Group Discussion and/or Interview of candidates, qualifying in the online test.**

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- However, if the number of eligible applications received is large/less, then Bank reserves the right to change the shortlisting criteria/interview process. Bank may, at its discretion, consider conducting of Multiple Choice/Descriptive/ Psychometric Test / Group Discussion/Interviews or any other selection/shortlisting methodologies for the above position.
- Bank reserves the right to consider the candidature of the candidate to any other position other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

12.1 Online Test:

The tentative structure of the online examination will be as follows:

Section	Name of the Tests	No. of Questions	Maximum Marks	Duration	Version
1	Reasoning	25	25	150 Minutes	Bilingual
2	English Language	25	25		English
3	Quantitative Aptitude	25	25		Bilingual
4	Professional Knowledge	75	150		Bilingual
	Total	**150**	**225**		

- The above Sections / Tests except the Test of English Language will be available bilingually, i.e. English and Hindi.
- Section/Test 1, 2 & 3 are qualifying in nature and marks secured in these sections will not be reckoned for final result. **The minimum qualifying marks/percentage of marks in each of the section would be 40% for General & EWS Category and 35% for Reserved Categories**. However, the Bank reserves the right to change the minimum/ waive off qualifying criteria at its sole discretion.
- Marks Section/Test 4 i.e. Professional Knowledge shall be reckoned for shortlisting the candidates for participation in further selection process and drawing the rank list. There will be penalty for wrong answers in this section (i.e. section 4). For each question for which a wrong answer has been given by the candidate, 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.

Bank reserves the right to modify the structure of the examination including addition / substitution by the way of descriptive test/case study which will be intimated through its website.

The date of online test shall be advised shortly. Other detailed information, if any, regarding the examination will be given in an information hand out, which will be made available for the candidates to download along with the call letters from the Bank's official website.

12.2 Examination Centres for Online Test/ GD/ Interview or any other method of selection

i. On-line test will be held at the following centres, which shall depend on the number of applications received, administrative feasibility or specific requirements of the bank:

Center of Examination				
Ahmedabad - Gandhinagar	Chandigarh-Mohali	Hamirpur	Lucknow	Raipur
Bangalore	Chennai	Hyderabad	Mumbai/Navi Mumbai/Thane/MMR	Vishakhapatnam
Bareilly	Dehradun	Jaipur	Nagpur	
Baroda	Delhi / NCR	Jalandhar	Panaji, Goa	
Bhopal	Ernakulam	Jammu	Patna	
Bhubhaneshwar	Guwahati	Kolkata	Pune	

ii. Centres for GD/ Interviews will be decided at a later date keeping in view the administrative feasibility at a later date.
iii. No request for change of Centre for Examination will be entertained.
iv. Candidate will appear for the examination/interview at the respective centres at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
v. Any unruly behavior/misbehavior in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from future exams conducted by the Bank.

12.3 Biometric Data – Capturing and Verification :

It has been decided to capture and verify the biometric data (right thumb impression or otherwise) /IRIS Scan and the photograph of the candidates on the day of the Online Examination.

Please note: The biometric data / IRIS scan and photograph will be captured / verified on the following occasions –

- Before the start of the online examination it will be captured
- At the end of online examination before leaving the exam hall / lab
- At the time selection process viz. Group Discussion / Interview etc.
- At the time of joining the Bank for selected candidates

Decision of the Biometric data / IRIS scan data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

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Refusal to participate in the process of biometric / IRIS Scan data capturing / verification on any of the above mentioned occasions may lead to cancellation of candidature.

Candidates are requested to take care of the following points in order to ensure a smooth process

- If fingers are coated (stamped ink/mehndi/coloured etc), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (right thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, toes etc. may be captured.

12.4 Action Against Candidates Found Guilty of Misconduct/ Use Of Unfair Means

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and **should not suppress any material information while submitting online application.**

At the time of examination, GD, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

i. using unfair means or
ii. impersonating or procuring impersonation by any person or
iii. misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
iv. resorting to any irregular or improper means in connection with his/ her candidature or
v. obtaining support for his/ her candidature by unfair means, or
vi. carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
    a. to be disqualified from the examination for which he/ she is a candidate
    b. to be debarred either permanently or for a specified period from any examination conducted by Bank
    c. for termination of service, if he/ she has already joined the Bank.

Important*: *The test conducting agency, would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by test conducting agency in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, in such cases Bank reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

12.5 Use of Mobile Phones, Pagers, Calculator or Any Such Devices

i. Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
ii. Candidates are advised in their own interest not to bring any of the banned items including mobile phones/ pagers to the venue of the examination, as arrangement for safekeeping cannot be assured.
iii. Candidates are not permitted to use or have in possession calculators in examination premises.

12.6 Group Discussion (GD)/Personal Interview (PI)/Psychometric Test or any other test/assessment as part of selection process:

i. The Bank reserves its right to call for the GD/ PI, candidates in a ratio, at its sole discretion. Wherever online test is conducted, candidates shall be called for GD and/or PI on the basis of their performance in the online test.
ii. Candidates are required to obtain a **minimum score in each test /section** and also **a minimum total score in the online test** to be shortlisted for Psychometric Assessment/Group Discussion &/or Interview. Candidates will be shortlisted for Psychometric Assessment/GD &/or PI depending on the number of vacancies, cut-off in each test and total marks secured in the online test as decided by the Bank. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.
iii. In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
iv. Psychometric Test/GD/ &/or PI shall be conducted to assess the candidate's personality, level of communication, clarity & problem solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc.
v. **The minimum qualifying marks/percentage of marks for GD/PI would be 60% for General Category and 55% for Reserved Category**. However, the Bank reserves the right to change the minimum qualifying criteria at its sole discretion.
vi. Candidates not clearing the GD/PI will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test and/or PI and/or GD (as the case may be) and /or any other method of selection adapted in the said selection process.
vii. GD &/or PI score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
viii. A candidate should qualify in all the processes of selection, i.e. Online Examination and/or GD and/or PI (as the case may be) and sufficiently high in the merit to be shortlisted for subsequent allotment process.
ix. Subject to the vacancies available under the respective category, only those candidates who pass the online test/GD/ PI will be shortlisted for further selection

While appearing for GD/PI, the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidates shall be cancelled. Bank takes no responsibility to receive/ connect any certificate/remittance/ document sent separately.

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12.7 Call Letters for Online Test/ GD/ Interview/Any Other Selection Process

i. The Centre, venue address, post applied for, date and time for examination, GD and interview shall be intimated in the respective Call Letter.
ii. An eligible candidate should download his/her call letter from the link given on Bank's website **www.bankofbaroda.co.in** by entering his/ her details and Password. No hard copy of the call letter/ Information Handout etc. will be sent by post/ courier.
iii. Intimations will be sent through Notification on Bank's website and /or by email to the email ID registered in the online application form for this project. Bank will not take responsibility for late receipt/ non-receipt of any communication e-mailed/ sent via e-mail to the candidate due to change email address, technical fault or otherwise beyond the control of the Bank.
iv. Candidates are hence advised to regularly keep in touch with the authorised Bank website for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process. Any request for change of centre, venue, date and time for examination, GD and interview shall not be entertained.

12.8 Identity Verification

Documents to be produced:

In the examination hall as well as at the time of interview, the call letter along with a photocopy of the candidate's photo identity (**bearing the same name as it appears on the call letter**) such as PAN Card/Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognized college/ university/ Aadhar card with a photograph/ Employee ID should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted**. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination/ interview. Ration Card will not be accepted as valid id proof for this project.**

In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original, mentioning the changed name.

12.9 List of Documents to be produced at the time of further selection process (as applicable):

The following documents in original together with a self-attested photocopy in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. **Non submission of requisite documents by the candidate at the time of interview will debar his candidature from further participation in the recruitment process.**

i. Printout of the valid GD/ Interview Call Letter
ii. Valid system generated printout of the online application form
iii. Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB)
iv. Photo Identify Proof as indicated above.
v. Individual Semester/Year wise Mark sheets & certificates for educational qualifications including the final degree/diploma certificate. Proper document from Board/ University for having declared the result has to be submitted.
vi. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC/ ST/OBC/EWS category candidates. (***as enclosed in the Annexure III)***
vii. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year as on the date of advertisement). **Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.**
viii. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category. If the candidate has used the services of a Scribe at the time of online examination, then the duly filled in details of the scribe in the prescribed format.
ix. An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 12.06.2025.
x. Person eligible for age relaxation under para 3.1 must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.
xi. Candidates serving in Government / Quasi Govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
xii. Persons falling in categories (ii), (iii), (iv) and (v) of Point 11 should produce a certificate of eligibility issued by the Govt. of India.
xiii. Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter (wherever applicable), etc.
xiv. Any other relevant documents in support of eligibility.

Note: Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

Non production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further process of recruitment.

No documents should be directly sent to the Bank by candidates before or after the interview.

The Competent Authority for the issue of the certificate to SC / ST / OBC /EWS/ PERSONS WITH BENCHMARK DISABILITIES is as under (as notified by GOI from time to time):

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For Scheduled Castes / Scheduled Tribes / Other Backward Classes: (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tehsildar (iv) Sub-divisional officer of the Area where the candidate and or his family normally resides.

For Persons with Benchmark Disabilities: Authorised certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.

Candidates belonging to SC, ST, OBC, EWS, PWD categories have to submit certificates in support of it at the time of interview.

13. How to Apply:

i. **Candidates are required to apply Online through website www.bankofbaroda.co.in. No other means/ mode of application will be accepted.**

ii. **Candidates are required to have a valid personal email ID and Contact Number.** It should be kept active till completion of this recruitment project. Bank may send call letters for Personal interview and/or Selection Process on the registered Email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying.

a) Guidelines For Filling Online Application:

i. Candidates should visit Bank's website **www.bankofbaroda.in/Career.htm** and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Careers-> Current Opportunities on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking etc.
ii. Candidates need to upload their Bio-data while filling online application. Candidates are also required to upload their scanned photograph, signature and other documents related to their eligibility. Please refer to Annexure II regarding scanning of photograph & signature and upload of documents.
iii. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application, candidates are advised to verify the details in the online application form and modify the same if required. No change is permitted after clicking on **SUBMIT** button. Visually Impaired candidates will be responsible for getting the details filled in/carefully verifying, in the online application and ensuring that the same are correct prior to submission as no change is possible after submission.
iv. The name of the candidate should be spelt correctly in the application as it appears in the certificates/ mark sheets. Any change/ alteration found may disqualify the candidature.
v. An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
vi. Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation/Mandatory Qualification Certificate/s, Other Certifications, Experience Letter, Document showing Break up of CTC, Latest Salary Slips, etc. at the time of submitting the online application form
vii. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam
viii. Bank of Baroda does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of Bank of Baroda.
ix. Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

b) Payment of Fees:

i. Application fees and Intimation Charges (Non-refundable) of Rs. 600/-for General /EWS and OBC candidates (plus applicable GST & transaction charges) and Rs.100/- (Intimation charges only) for SC/ ST/PWD/Women candidates (plus applicable GST & transaction charges) will be applicable. Bank is not responsible if any of the candidates makes more than one payment/s and no request for refund of fees shall be entertained.
ii. Fee payment will have to be made online through payment gateway available thereat.
iii. After ensuring the correctness of the particulars of the application form, candidates are required to pay fees through the payment gateway integrated with the application. No change/edit will be allowed thereafter.
iv. The payment can be made by using Debit Card / Credit Card / Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
v. On successful completion of the transaction, e-receipt and application form with the data entered by the candidate will be generated, which should be printed and retained by the candidate.
vi. If the online transaction is not successfully completed, please register again and make payment online.
vii. There is also a provision to reprint the application form containing fee details, at later stage.

c) General Information:

i. The selected candidate will be required to sign an employment contract.
ii. Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date (01.06.2024) and also ensure that the particulars furnished by him/her are correct in all respects.
iii. In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.

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iv. Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
v. In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without notice.
vi. Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
vii. Intimations, wherever required will be sent through website notification and/or email and/ SMS only to the email ID and mobile number registered in the online application form. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website www.bankofbaroda.in for latest updates.
viii. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
ix. Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.
x. Any request for change of date, time and venue for online examination and interview will not be entertained.
xi. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the bank in future should be identical and **there should be no variation of any kind**.

14. Announcements

All further Announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorised Bank's website www.bankofbaroda.in from time to time under **Career section/web page → Current Opportunities**. No separate communication/intimation will be sent to the candidates who are not shortlisted/not selected in the process. All notification/communication placed on the Bank's website shall be treated as intimation to all the candidates who have applied for the said project.

Disclaimer: - Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. **Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.**

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of / interview or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

Mumbai
12.06.2024

Chief General Manager (HRM & Marketing)

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Roles & Responsibilities

ANNEXURE I		
1& 2	**Forex (Acquisition & Relationship Manager) in MMG/S-II & MMG/S-III**	• Scrutiny/ Verification of Forex transactions as well as Inland trade transactions, in a centralized Trade Finance Establishment, to ensure that the transactions adhere to guidelines of RBI including FEMA and also Bank guidelines, policies and procedures as well the guidelines issued by International/ National Regulatory authorities like TBML, Sanctions, etc.
3& 4	**Credit Analyst in MMG/S-II & MMG/S-III**	• Credit Appraisal of the existing corporate proposal. • Credit appraisal of New Corporate proposals. • Coordinate with Relationship Manager for maintaining Relationship with Corporate Borrowers. • Supporting Relationship Managers in canvassing New to Bank Corporate Borrowers. • Supporting RM's in Cross Selling of Ancillary Business • Monitoring of Corporate Accounts. • Ensuring Compliances in Corporate accounts.
5 & 6	**Relationship Manager in MMG/S-III & MMG/S-IV**	• Maintaining Relationship with Existing Corporate Clients. • Sourcing New to Bank Corporate Borrowers. • Cross Selling of Ancillary Business to Existing as well as New Corporate Customers. • Monitoring of Corporate Borrowers. • Ensuring compliances in the accounts. • Creating Account Plans for all Corporate Borrowers along with Opportunity Income Analysis.
7	**Senior Manager-Business Finance in MMG/S-III**	• Provide financial information for monitoring business performance • Supporting Funds transfer pricing mechanism • Performance Management: - Supports VP finance and Head Business Finance to Provide Business Heads with the financial management information necessary to monitor the performance of business. - Supports Funds Transfer Pricing (FTP) framework of the bank to optimise overall profitability of the bank and incentivise growth businesses to develop in line with strategic plan of the Bank - Ensure appropriate yield curves implemented for reflecting vertical performance is correctly captured using FTP - Supports respective businesses have a robust plan and budget and receive accurate timely monthly revenue, cost and Risk Weighted Assets (RWA) information (as necessary) to enable performance to be monitored against these plans. - Create and maintain a strategic and scalable Information Management Infrastructure to deliver quality MIS and Business analytics to support business growth. - Collaborate strongly with the business/ support units and provide them superior data / fact led analytical insights (business and external environment) that help them take critical business decisions - Capture and assimilate market intelligence and use analytics to provide relevant insights and financial modelling for business purpose - Driving and implementing capital budgeting decisions for any new projects in all business units. • Cost Management and Control: - Support Development and maintenance of appropriate policies and procedures which ensure that cost budgets are rigorously adhered to, that resources under the direct control and influence of the Business are spent carefully, and only in support of approved plans and initiatives. - Ensure that service charges (allocated costs) are clearly understood, and help articulate cost drivers, so that Business Heads understand how it influences costs in these functions and can identify cost/ benefit alternatives for the business. - Ensure that costs of business programmes and projects are properly managed and accounted for, including effectively supporting the project investment process with proposals which are realistic, and articulate clearly costs and benefits in sufficient detail to enable the delivery of benefits to be tracked fully. - Set Granular level targets for effective financial management • Balance Sheet Management: - Ensure capital usage and allocation is optimised across Business and drivers of capital usage are well understood. • Accounting Policy Support and Advisory: - Provide a source of genuine expertise on accounting policies, their applicability to the CB businesses, and their interpretation in the case of individual transactions. - Ensure that respective Business verticals maintains a full awareness of accounting policies as they are discussed and developed, and takes a pro-active approach in managing the implications of these for its business

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		• Risk Management - Responsible for identifying, assessing, monitoring, controlling and mitigating risks relevant to Business Finance. - Ability to interpret financial information, identify key issues based on this information and put in place appropriate controls and measure - Effectively and collaboratively identify, escalate, mitigate and resolve risk, conduct and compliance matters as they arise in connection with the role. • Governance - Awareness and understanding of the regulatory framework in which the Bank operates, and the regulatory requirements and expectations relevant to the role • - Actively support VP finance, Head Business Finance and new business activity wherever required
8	**Chief Manager- Internal Controls in SMG/s-IV**	• Supports in maintaining the Internal Controls Framework in the Bank, in line with laid down guidelines. • Ensures appropriate policies and standard operating policies are maintained and updated in a timely fashion • Ensures oversight of Internal Financial Controls (ICOFR) on Financial Reporting • Ongoing maintenance of Governance Framework for Reconciliation of Office Accounts • Review of GL from the perspective of eliminating possibility of revenue leakage, and ensure income recognition as per IRAC norms. Focus on ensuring any anomaly that is observed is rectified and dealt with appropriately. • Liaising with business verticals about ensuring an effective and adequate Internal Control environment. • Liaising with Statutory Auditors on Internal Financial Controls (IFC) audits • Ensure Internal Control Framework is implemented across the institution.

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ANNEXURE II

GUIDELINES FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & OTHER DOCUMENTS

The following documents are required to be uploaded by the candidate:

- Resume (PDF)
- DOB Proof: 10th marksheet/ certificate (PDF)
- Educational Certificates: Relevant Mark-Sheets/Certificate (PDF) (All Educational Certificates should be scanned in a single PDF file)
- Work experience certificates (PDF) if applicable (PDF)
- Caste/ Category Certificate (PDF) if applicable (PDF)
- PWD certificate, if applicable (PDF)

Before applying online, a candidate will be required to have scanned (digital) image of the above documents as per the specifications given below:-

- All Documents must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

GUIDELINES FOR SCANNING THE PHOTOGRAPH (4.5cmX3.5cm) & SIGNATURE:

Before applying online, a candidate will be required to have a scanned (digital) image of his/ her photograph and signature as per the specifications given below:-

(i) Photograph Image :-

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light coloured, preferably white background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable, religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of the file should be between 20kb – 50kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no of colours etc during the process of scanning.

(ii) Signature Imaging :-

- The applicant has to sign on white paper with Black Ink Pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Call letter and wherever necessary.
- If the applicant's signature on the answer script at the time of the examination does not match the signature on the Call letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of the file should be between 10kb – 20kb.
- Ensure that the size of the scanned image is not more than 20kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

(iii) Guidelines for scanning of photograph, signature & documents :-

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above).
4. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
5. Image dimensions can be checked by listing the folder/ files or moving the mouse over the file image icon.
6. Candidates using MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb and 20kb respectively by using MSPaint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50kb (photograph) & 20kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
7. If the file size and format are not as prescribed, an error message will be displayed.
8. While filling in the Online Application Form, the candidate will be provided with a link to upload his photograph and signature.

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PROCEDURE FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & DOCUMENTS :-

(i) There will be separate links for uploading Photograph, Signature & Documents.
(ii) Click on the respective link 'Upload'.
(iii) Browse and select the location where the scanned photograph, signature or document files has been saved.
(iv) Select the file by clicking on it & click the 'Upload' button.
(v) Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed.
(vi) Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
(vii) After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.

Your Online Application will not be registered unless you upload your photograph, signature & documents as specified.

Note :-

1. *In case the face in the photograph or signature or documents is unclear, the candidate's application may be rejected.*
2. *After registering online, candidates are advised to take a printout of their system generated online application forms.*

In case, the photograph or signature or documents is/ are not prominently visible, the candidate may edit his/her application and re-load his/ her photograph or signature or documents, prior to submitting the form.

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ANNEXURES III

FORMS

FORM OF CERTIFICATE TO BE PRODUCED BY A CANDIDATE BELONGING TO SCHEDULED CASTE OR SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM.

1.This is to certify that Sri / Smt / Kum*_____ son / daughter* of_____ of village / town* _____ in District / Division*_____of the State / Union Territory*_____belongs to the _____Caste/Tribe* which is recognized as a Scheduled Caste/ Scheduled Tribe* under :

* The Constitution (Scheduled Castes) Order, 1950 ;
* The Constitution (Scheduled Tribes) Order, 1950 ;
* The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
* The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.],:

* The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
* The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
* The Constitution (Pondicherry) Scheduled Castes Order 1964;
* The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
* The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
* The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
* The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
* The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
* The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
* The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
* The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
* The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
* The Constitution (ST) Orders (Second Amendment) Act,1991 ;
* The Constitution (ST) Orders (Amendment) Ordinance, 1996;
* The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
*The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
*The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
*The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

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 # 2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / Smt / Kumari* _____Father /Mother* of Sri / Smt / Kumari*_____-_____of village / town_____in District/Division*_____of the State/Union Territory*_____ who belong to the_____ Caste / Tribe* which is recognized as a Scheduled Caste/Scheduled Tribe* in the State/Union Territory* issued by the _____[Name of the authority] vide their order No. _____ dated _____.

3.Shri/Smt/Kumari*_____and/or* his/her* family ordinarily reside(s) in village/town*_____ of_____ District / Division* of the State / Union Territory* of _____

Signature _____

Designation _____

Place:
Date :

[With seal of Office]
State/Union Territory

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

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* Please delete the words which are not applicable.
# Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.

2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.

3. Revenue Officer not below the rank of Tehsildar.

4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

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FORM OF CERTIFICATE TO BE PRODUCED BY
OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT
TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Sri / Smt. / Kumari_____son/daughter of _____ of village/Town _____District/Division _____ in the State/ Union Territory_____ belongs to the _____community which is recognized as a backward class under the Government of India, Ministry of Social Justice and Empowerment's Resolution No. _____dated _____*. Shri/Smt./Kumari _____and/or his/her family ordinarily reside(s) in the _____District/Division of the _____State/Union Territory. This is also to certify that he/she does not belong to the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India, Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993 **.

Dated : **District Magistrate**

Deputy Commissioner etc.

Seal

*** - the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.**

****- As amended from time to time.**

Note:- The term "Ordinarily" used here will have the same meaning as in Section 20of the Representation of the People Act, 1950.

The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.

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FORM-I

Disability Certificate

(In cases of amputation or complete permanent paralysis of limbs and in cases of blindness)
(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____ Date of Birth (DD / MM / YY) ____ ____ ____ Age _____ years, male/female Registration No. _____ permanent resident of House No._____ Ward/Village/Street _____ Post Office _____District _____ State _____, whose photograph is affixed above, and am satisfied that :

(A) he/she is a case of :

- **Iocomotor disability**
- **Blindness**

(Please tick as applicable)

(B) The diagnosis in his/her case is _____

(A) He/She has _____% (in figure) _____ percent (in words) permanent physical impairment/blindness in relation to his/her _____ (part of body) as per guidelines (to be specified)

2. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM - II

Disability Certificate

(In case of multiple disabilities)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that we have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Sh

_____ Date of Birth (DD / MM / YY) ____ ____ __

Age _____ years, male/female _____ Registration No. _____ permanent resident

House No._____ Ward/Village/Street _____ Po

Office _____District _____ State _____, whose photograph is affix

above, and are satisfied that :

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluat as per guidelines (to be specified) for the disabilities ticked below, and shown against the relevant disability in t table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (to be specified), is as follows

In figures :- _____ percent

In words :- _____ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

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(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM - III

Disability Certificate

(In cases other than those mentioned in Form I and II)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____ Date of Birth (DD / MM / YY) ____ ____ ____ Age _____ years, male/female _____Registration No. _____ permanent resident of House No._____ Ward/Village/Street _____ Post Office _____District _____ State _____, whose photograph is affixed above, and am satisfied that he/she is a Case of _____ disability. His/her extent of percentage physical impairment/disability has been evaluated as per guidelines (to be specified) and is shown against the relevant disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

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- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)
(Name and Seal)

Countersigned

{Countersignature and seal of the CMO/Medical Superintendent/Head of Government Hospital, in case the certificate is issued by a medical authority who is not a government servant (with seal)}

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM OF CERTIFICATE TO BE PRODUCED BY CANDIDATE APPLYING UNDER ECONOMINCALLY WEAKER SECTION

Government of ……
(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No. _____ Date:_____

VALID FOR THE YEAR _____

This is to certify that Shri/Smt./Kumari _____ son/daughter/wife of _____permanent resident of _____, Village, Street _____Post Office _____ District in the State / Union Territory _____ Pin Code _____ whose photograph is attested below belongs to Economically Weaker Sections, since the gross income* of his/her 'family'** is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year _____. His/her family does not own or possess any of the following assets***:

I. 5 acres of agricultural land and above;
II. Residential flat of 1000 sq. ft. and above;
III. Residential plot of 100 sq. yards and above in notified municipalities;
IV. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. Shri/Smt./Kumari _____ belongs to the _____ caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List).

Signature with Seal of Office _____
Name_____
Designation_____

Recent Passport size attested photograph of the applicant

*Note1: Income covered from all sources i.e. salary, agriculture, business, profession, etc.
**Note 2: The term 'Family' for this purpose include the person, who seeks the benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years
***Note 3: The property held by a 'Family' in different locations or different places/cities have been clubbed while applying the land or property hold test to determine the EWS status

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RECRUITMENT OF HUMAN RESOURCE ON FIXED TERM ENGAGEMENT ON CONTRACT BASIS FOR VARIOUS DEPARTMENTS IN BANK OF BARODA

Join India's International Bank for a Challenging Assignment
BOB/HRM/REC/ADVT/2024/05

Online Registration of Application starts from : 12.06.2024	Last date for Submission of Application & Payment of fees: 02.07.2024

IMPORTANT TO NOTE

1.	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. Call letters/advices, wherever required will be sent by e-mail only. All revisions/corrigendum/modifications (if any) will be hosted on the Bank's website only.
2.	All correspondence will be made only on the email ID mentioned by the candidate in their online application form and the same has to be kept active for receiving communication viz., call letters/Interview Dates/advices etc.
3.	The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment. Candidates are requested to note down the acknowledgement number and a copy of application form for their future reference.
4.	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
5.	Post qualification experience below 6 months in any organization would not be considered.
6.	Only Candidates willing to serve anywhere in India, should apply.

1. Details of Positions & Eligibility Criteria (As on 01.06.2024):

Sn	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
Department: Information Technology					
1	Dy. Vice President - Data Scientist	2	Min – 28 Max – 35	B. Tech/ B.E./ M Tech/ M.E. in Computer Science/ IT/ Data Science/ Machine Learning and AI (Minimum 60% marks compulsory in B. Tech/ B.E.) from AICTE/UGC recognized university	Min. 6 years' post qualification experience in IT/Data Science in BFSI sector out of which min. 3 years' experience as a Data Scientist.
2	Asst. Vice President - Data Scientist	5	Min – 25 Max – 32		Min. 3 years' post qualification experience in IT/Data Science in BFSI sector out of which min. 1 year experience as a Data Scientist.
3	Dy. Vice President - Data Engineer	2	Min – 28 Max – 35	A bachelor's degree in engineering in Computer Science / Information Technology from AICTE/UGC recognized university. Preference shall be given to candidates who possess Cloudera Certified Administrator credentials.	Min. 6 years' post qualification experience in IT in BFSI sector out of which min. 3 years' experience in Big Data technology.
4	Asst. Vice President - Data Engineer	4	Min – 25 Max – 32		Min. 3 years' post qualification experience in IT in BFSI sector out of which min. 1 year experience Big Data technology.
5	Application Architect	1	Min – 32 Max - 45	B.E./ B.Tech. in Computer Science or Information Technology	Minimum 08 years of Technical and IT experience out of which at least 3 years' experience as Application Architect. • Experience as Application Architect in Alternate Delivery Channels (eg: CBS, LOS, LMS etc.) will be preferred. •Experience in AGILE Methodology/ Core JAVA/ LINUX/ UNIX Server preferred
6	Enterprise Architect	1			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms
7	Infrastructure Architect	2			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in designing and building large IT infrastructure projects
8	Integration Expert	2		B.E./ B.Tech. in Computer Science or Information Technology. Candidates with Professional certifications on OS (Unix/Linux), Middleware, Storage, Load Balancer will be preferred	Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in integration process of banking platforms.]
9	Technology Architect	2		B.E./ B.Tech. in Computer Science or Information Technology	Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms

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Sn	Post	Vacancies		Education Qualification	Post Qualification Experience
10	Quality Assurance Engineers	1	Min – 25 Max – 35	B.E/ B.Tech. in Computer Science or Information Technology	Minimum 03 years of experience in software testing.
11	Senior Developer -Full Stack Java	8	Min- 28 Max- 40	B.E/ B.Tech. in Computer Science or Information Technology	Minimum 06 years of experience in software development
12	Developer- Full Stack Java	3	Min – 25 Max – 35		Minimum 03 years of experience in software development
13	Developer - Full Stack .NET & JAVA	5	Min – 25 Max – 35		Minimum 03 years of experience in software development
14	Senior Developer - Mobile Application Development	2	Min- 28 Max- 40		Minimum 06 years of experience in software development
15	Developer - Mobile Application Development	5	Min – 25 Max – 35		Minimum 03 years of experience in software development
16	Senior UI/UX Designer	1	Min- 28 Max- 40		Minimum 06 years of experience in UI/UX designer roles
17	UI/UX Designer	1	Min – 25 Max – 35		Minimum 03 years of experience in UI/UX designer roles
Department: MSME					
18	Zonal Sales Manager - MSME Business	1	Min : 32 Max : 48	Mandatory – Graduate in any discipline Preferred – Post-Graduation Degree/Diploma in Management in Banking/ Sales / Marketing/ Credit/ Finance	Minimum 12 Years of experience In sales of assets side preferably in MSME Business. Candidates having leadership experience as under will be preferred: (1) Team handling of more than 20 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
19	Zonal Sales Manager - MSME - CV/CME	1	Min : 32 Max : 48		Minimum 12 Years of experience In sales of assets side preferably in commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans . Candidates having leadership experience as under will be preferred: (1) Team handling of more than 10 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
20	Zonal Sales Manager - MSME - LAP/ Unsecured Business	1	Min : 32 Max : 48		Minimum 12 Years of experience In sales of assets side preferably in MSME Loan Against Properties / Unsecured Loan Business. Candidates having leadership experience as under will be preferred: (1) Team handling of more than 10 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
21	Assistant Vice President MSME - Sales	17	Min- 28 Max- 40		Minimum 8 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India.
22	Assistant Vice President MSME - Sales CV/CME Loans	3	Min- 28 Max- 40		Minimum 8 years of experience in Sales of Assets preferably in Sales of Commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans with Bank's / NBFC's / Financial Institution's in India.

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Sn	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
23	Senior Manager MSME – Sales	7	Min : 25 Max : 37	Mandatory – Graduate in any discipline Preferred – Post-Graduation Degree/Diploma in Management in Banking/ Sales/ Forex/ Marketing/ Credit	Minimum 5 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India
24	Senior Manager MSME - Sales CV/CME Loans	4	Min : 25 Max : 37		Minimum 5 years of experience in Sales of Assets preferably in Sales of Commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans with Bank's / NBFC's / Financial Institution's in India
25	Senior Manager MSME - Sales LAP/ Unsecured Business Loans	1	Min : 25 Max : 37		Minimum 5 years of experience in Sales of Assets preferably in Sales of Loan Against Property / Unsecured Loans with Bank's / NBFC's / Financial Institution's in India.
26	Senior Manager MSME - Sales Forex (Export/Import Business)	10	Min : 25 Max : 37		Minimum 5 years of experience Sales of Forex / Export Business with any Bank / Financial Institutions in India.
27	Manager MSME - Sales	11	Min:22 Max : 35		Minimum 2 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India
Department: WMS					
28	Radiance Private Sales Head	1	Min - 35 Max – 50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India./Govt. bodies/AICTE Desirable: Degree/Master Degree in Marketing	Candidates having relevant work experience of minimum 15 years with 3 years' experience in a Private Banking / Private Wealth business in a supervisory position with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies.
29	Group Head	4	Min: 31 Max: 45	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE Desirable qualification/certification : • 2 years full time Post Graduate Degree / Diploma in Management • Regulatory certifications e.g. NISM/IRDA	Minimum 10 Years of experience in managing sales in Wealth Management/Retail Banking/ Investments in the financial service industry. • Should have managed a large team of Relationship Managers & Team Leads at Regional Level at least for 5 years
30	Territory Head	8	Min:27 Max:40		Minimum 6 years of experience in Relationship Management in Wealth Management out of which minimum 2 years as a Team Lead. Proficiency/knowledge in local language/area/market/clients is desirable
31	Senior Relationship Manager	234	Min: 24 Max: 35		Minimum 3 Years of Experience as Relationship Manager in Wealth Management with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies. Proficiency/knowledge in local language/area/market/clients is desirable
32	E-Wealth Relationship Managers	26	Min: 23 Max: 35	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE Desirable qualification/certification : • 2 years full time Post Graduate Degree / Diploma in Management • Regulatory certifications e.g. NISM/IRDA	Minimum 2 Years of Experience as Relationship Manager in Wealth Management with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies OR 2 years' experience in sales/ services of High Value financial products through digital medium (telephone/video or web).

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SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
33	Private Banker-Radiance Private	12	Min- 33 Max-50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management , CFP, CFA or equivalent qualifications	Minimum 12 Years of relevant work experience in financial services, Investment advisory or Private banking out of which minimum 8 Years of experience is in Wealth Management or related profiles • Excellent knowledge of Private Banking products and services including Investments (Mutual Funds, PMS, AIFs, Structured products). Insurance (Life, Health, General), Banking Products (Assets as well as Liabilities), Trusts as well as advisory services etc. • Proven track record of high performance and bespoke relationship management • Excellent connections in the respective private banking markets • Well-versed in terms of Banking regulations, and reforms and developments/changes across the Wealth M
34	Group Sales Head (Virtual RM Sales Head)	1	Min- 31 Max-45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	• Minimum 10 Years of relevant work experience in financial services, Investment advisory out of which minimum 5 Years of experience in Wealth Management. • Prior experience of handling virtual Relationship Manager sales centre/outbound sales in call centre, outbound tele-sales • Good understanding of the sales process and compliance for tele sales. • Excellent Knowledge of Investment Products, PMS, Mutual Funds and Insurance 3 • Proven track record of High Performance and Leadership • Should have managed a large team of relationship managers & Team Leads at Regional Level at least for 5 years.
35	Wealth Strategist (Investment & Insurance)	9	Min: 24 Max: 45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	• Minimum 3 years of experience as a Relationship Manager/ Investment Counsellor in Wealth Management. • Excellent knowledge of Investment Products, PMS, AIF, Mutual Fund, Insurance etc.
36	Product Head - Private Banking	1	Min - 24 Max - 45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	• Minimum -3- years of relevant work experience. • Must have experience of handling clients segments having TRV of Rs 15 Cr and above. • Must be well versed with the Investment, Insurance, Derivative Products, etc. • Ability to co-ordinate with various department like Trade, Forex, Project Finance, Merchant Banking, Syndication, Venture Capital, Private Equity. • Must have sound knowledge of the prevalent ecosystem of Private Wealth in the industry. • Must be aware of the regulatory guidelines, pertaining to products
37	Portfolio Research Analyst	1	Min – 22 Max – 35	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	Minimum 1 year of experience as a Research Analyst in Wealth Management with leading Public / Private / Foreign Banks / Broking / Security firms. • The candidate should have good command over excel and MIS preparation. • Must possess sound communication skill. • Must possess requisite knowledge of Wealth Management products.

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SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
Department: Cash Management Department					
38	Assistant Vice President- Acquisition & Relationship Manager	19	Min : 23 Max : 40	Graduation (in any discipline) Preference would be given to candidates having Post Graduate Degree/ Diploma in Management/ Chartered Accountant	Minimum 3 years of work experience. Preference would be given to candidates with Banking experience in Sales/Relationship Management/Cash Management.
Department: Digital Group					
39	Digital marketing specialists for social media marketing	1	Min : 25 Max : 40	Graduate (in any stream) degree Preferred: 06 months to 2 year post graduate qualification (diploma/ certificate) with specialization in Digital Marketing	Minimum 4 years of experience in Digital Marketing in Banking Products
40	Digital lending risk specialist	2	Min : 28 Max : 45	Graduation (in any stream) And 2 year Post Graduate qualification with specialization in Finance / Economics/Statistics / Mathematics	Minimum 5 years of overall experience With relevant experience in risk modelling team of a bank / financial institution / credit institution / related organization
41	Special Analytics for Cross Sell, BNPL	3	Min : 25 Max : 40	Graduate degree (in any stream) Preferred: 2 year post graduate qualification (degree/diploma)with specialization in Finance/ Economics/ Computer Science/ Statistics/ Mathematics	Minimum 4 years of overall experience with relevant experience in Digital Analytics team of a bank / financial Institution / credit institution / related organizations.
42	Zonal Lead Manager- Merchant Business Acquiring	4	Min : 26 Max : 40	BE / B. Tech/ B Sc – IT/ B Sc Comp. Sc./ BCA OR MCA Preferred: MBA in marketing	Min. 5 years of experience in sales of POS (GPRS, Android, MPOS)and VAS (Value Added Services, Bharat QR,UPI QR ,IPG EMI, PC POS, Other Asset Leads with a reputed bank or merchant acquirer
43	Data Engineers	1	Min : 24 Max : 45	BE/ B Tech Degree	• Minimum 3 years of previous industry work experience will be preferred •In-depth understanding of database structure principles. • Knowledge of data mining and segmentation techniques, expertise in SQL and Oracle. • Familiarity with data visualization and data oriented. • Ability to document complex business processes and handle all types of customer requests. • Good communication skill in English; Math & Statistical analysis, ability to interpret and collate relevant data. • Should have working experience on on-premises and cloud-based data infrastructure handling large and diverse datasets • Experience in one or more of the below technologies is preferred • AWS/GCP/Azure • Kubernetes/Docker Swarm • Apache Hadoop & Apache Spark • Elastic Stack/Elk • Airflow / Prefect • MongoDB, Cassandra, Redis, Memcached and DynamoDB • MySQL, Cassandra, and Oracle SQL • PowerBI/Tableau/Qlik view

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SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
44	ML Ops Specialist	1	Min : 24 Max : 45	Graduate Degree in Information Technology, Computer Science, Business or Data Science;	Minimum 3 years of previous industry work experience will be preferred Deep understanding of ML techniques such as: classification, clustering, deep learning, optimization methods, supervised and unsupervised techniques Strong communication skills and an effective team player. Proven ability to apply, debug, and develop machine learning models for real-world applications Strong knowledge in Math &ndash Linear Algebra, Calculus, Statistics, Probability and Matrices Strong skills on AI algorithms &ndash Supervised and Unsupervised algorithms Strong skills in Python 3.6+, Tensorflow 2.0, Scikit learn
45	Specialist in RPA – Recon process automation	1	Min : 26 Max : 40	BE / B. Tech/ B Sc – IT/ B.Sc Comp. Sc./ BCA/ MCA/ MBA	-5 years- relevant experience in Handling Recon Ops for high volume traffic and Understanding / having expertise in Automation of Recon process through technological support.
46	Business Manager (Mobile Banking)	1	Min : 26 Max : 40	BE / B. Tech/ B Sc – IT/ B Sc Comp. Sc./ BCA / MCA Preferred: B.Tech/ BE preferably in Computer Science/ Information Science/ Information Technology OR MBA in Marketing	Min. 5 years of experience in Online and Mobile banking projects Candidates Preferred from company/ Industry: Fintech/ Digital Bank
47	Business Manager (FASTAG)	1	Min : 24 Max : 40		Min. 3 years' experience in FASTAG operations
48	Business Manager (BBPS)	1	Min : 26 Max : 40		Min 5 years' experience in BBPS operations
49	Lead – UPI	1	Min : 26 Max : 40	BE / B. Tech/ B Sc – IT/ B Sc Comp. Sc./ BCA OR MCA Preferred: MBA in marketing	Min. 5 years of experience of working in UPI team with a reputed bank or PSP App company
50	Lead – Digital Bank	1	Min : 26 Max : 40		Min. 5 years of experience in Digital Banking
51	Digital Partnership Lead – Corporates	1	Min : 29 Max : 45	Mandatory : Graduation degree Preferred : 2 year post graduate qualification with specialization in Marketing or Finance	Minimum 8 years of overall experience with relevant experience in digital strategic partnerships with fintechs and B2B sales in a leadership role preferably for a bank / financial organization
52	Business Lead - Emerging Startups	1	Min : 29 Max : 45	Chartered Accountant/ CFA/ Masters in Business Administration (MBA)/ Post Graduate Diploma in Management (PGDM) or its equivalent with a specialization in Finance or Marketing.	Minimum 8 years' experience in managing or assisting in managing a pool of capital of min Rs. 500 crs. investment size. Earlier experience preferred in Corporate Venture Arm or a VC/PE fund/ Fintech investments and must have made minimum 2 Fintech investments

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SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
53	Analytics-Personal Loan	1	Min : 26 Max : 45	Graduation degree in any stream	Minimum 5 years of relevant experience in the financial services domain and/ or analytics5functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
54	Analytics-Auto Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
55	Analytics-Gold Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
56	Analytics-Home Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
57	Creative Designer	1	Min : 24 Max : 35	A Bachelor Degree or equivalent in Graphic Design, Visual Communication or a similar discipline	Minimum 3 years of overall experience with relevant experience in leading a Digital Agency will be given preference. Design thinking and Storytelling advocate Experienced design profession with more than 5 years of relevant hands on experience Proficient in Adobe CS (Photoshop, Illustrator, InDesign ,Acrobat)
58	Lead – Digital Payment Fraud Prevention	1	Min : 31 Max : 45	Mandatory : BE / B. Tech/ B Sc – IT/ B Sc Comp. Sc./ BCA / MCA/MBA	10 years relevant experience in BFSI in FRM field. Understanding of Payment security requirement and in depth understanding emerging Fraud trend and Regulators expectation.
59	Lead – Kiosk Operations	1	Min : 31 Max : 40		10 years' experience in Digital Operations space (Kiosk like ATM, CR, SSPBP etc.) understanding of technological changes and demand for improvement in Digital features
60	Specialist UI/UX – Customer journey	1	Min : 24 Max : 40	Bachelor's/Master's degree in computer science/ Information Technology/ MCA/ Design related or equivalent. Preferred: UI/UX Certification	3 years of experience of working in digital banking team / IT team of BFSI organizations in similar roles – designing customer journeys
61	UPI Merchant Product Manager	4	Min : 26 Max : 40	B.E./B. Tech in Computer Science/ Information Technology/ Electronics & Communication/ Electrical & Electronics	5 years' experience on payments in the financial services, 3 years in handing UPI is preferred In-depth knowledge of Agile process and principles Outstanding communication, presentation and leadership skills Excellent organizational and time management skills Sharp analytical and problem-solving skills
62	UI/UX Specialist-Digital journey	1	Min : 25 Max : 45	Degree/ Post Graduate in Engineering/ Technology/ Computer Application OR Degree/ Diploma in Design, Fine Arts from institute of repute.	Minimum -4- years of fulltime experience working with leading BFSI organisation or technology/Fintech firms

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Department: Defence Banking

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
63	Defence Banking Advisor (DBA)	7	Max : 60	A Bachelor Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE etc.	Retired Officials who held the rank of Brigadier in the Indian Army/Commodore in the Indian Navy/ Air Commodore in the Indian Air Force

The educational qualifications shall be obtained from Institute recognized by AICTE/UGC/Government.

* Please note that the Bank may modify the number of vacancies depending on its requirement.

Credit History: The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. The minimum credit score will be as per the Banks policy, amended from time to time.

2. **Roles & Responsibilities are appended as Annexure – I**

3. **Reservation in Posts (Wherever applicable):**

S.N.	Position	SC	ST	OBC	EWS	UR	Total	Out of which			
								OC	VI	HI	ID
1 & 3	Dy. Vice President – Data Scientist & Data Engineer	0	0	1	0	3	4	--	--	--	--
2 & 4	Asst. Vice President – Data Scientist & Data Engineer	0	0	2	1	6	9	--	--	--	--
5 to 9	Application Architect Enterprise Architect Infrastructure Architect Integration Expert Technology Architect	1	0	3	1	3	8	--	--	--	--
18 to 20	Zonal Sales Manager - MSME Business Zonal Sales Manager - MSME - CV/CME Zonal Sales Manager - MSME - LAP/ Unsecured Business	1	0	1	1	0	3	--	--	--	--
21 & 22	Assistant Vice President MSME - Sales Assistant Vice President MSME - Sales CV/CME Loans	6	2	7	3	2	20	--	--	--	
23 to 26	Senior Manager MSME – Sales Senior Manager MSME - Sales CV/CME Loans Senior Manager MSME - Sales LAP/ Unsecured Business Loans Senior Manager MSME - Sales Forex (Export/Import Business)	3	6	2	8	3	22	--	--	--	--
27	Manager- MSME Sales	2	2	3	2	2	11	--	--	--	--
28	Radiance Private Sales Head	--	--	--	--	1	1	--	--	--	--
29	Group Head	1	1	1	1	--	4	--	--	--	--
30	Territory Head	2	1	2	2	1	8	1	1	--	--
31	Senior Relationship Manager	33	29	71	40	61	234	4	4	4	4
32	E-Wealth Relationship Managers	3	1	5	4	13	26	1	1	--	--
33	Private Banker-Radiance Private	2	1	5	2	2	12	--	--	--	--
34	Group Sales Head (Virtual RM Sales Head)	--	--	--	--	1	1	--	--	--	--
35 & 36	Wealth Strategist (Investment & Insurance) Product Head - Private Banking	5	2	3	--	--	10	--	--	--	--
37	Portfolio Research Analyst	--	--	--	--	1	1		--	--	--
38	AVP- Acquisition & Relationship Manager	5	2	5	5	2	19	--	--	--	--

A candidate can apply for only one post & one location only (wherever vacancies are notified location wise) and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration (s) will stand forfeited. However, the selected candidates are liable to be posted by the Bank at its absolute discretion to any of the Branches/ Offices of the Bank or to any place in India.

Abbreviations stand for: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, EWS – Economically Weaker Sections, UR- Unreserved, PWD - Persons with Disability, OH-Orthopedically Handicapped, HI – Hearing Impaired, VI- Visually Impaired, ID- Intellectually Disabled.

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NOTE:

1. Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application.
2. Candidates belonging to OBC category but coming in the 'creamy layer' and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GENERAL' or GENERAL (OC/HI/VI/ID) as applicable.
3. Benefit of reservation under EWS category is permissible only upon production of an 'Income and Asset Certificate' issued by a Competent Authority in the format prescribed.
4. Caste/EWS/PWD certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the candidates applying under SC/ST/OBC/EWS/PWD category, while submitting their application/s.
5. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
6. Reservation for PWD is horizontal and within the overall vacancies for the post.
7. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Bank.
8. There is no reservation for Ex-Servicemen in Officers' Cadre.
9. Maximum age indicated is for General category candidates as on 01.06.2024. Relaxation in upper age limit will be available as detailed above.

3.1 Relaxation in Upper Age Limit:

S.N.	Category	Age Relaxation (years)
1.	Scheduled Caste	5
2.	Scheduled Tribe	5
3.	Other Backward Classes (Non-Creamy Layer)	3
4.	Persons with Disability	Gen/EWS – 10, OBC – 13, SC/ST - 15
5.	Ex-servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	Gen/EWS – 5, OBC – 8, SC/ST – 10
6.	Persons affected by 1984 riots	5

The aforesaid Relaxation of Upper Age is applicable as per the Reservation Points available for different positions as mentioned above

4. Remuneration & Location of Posting:

S.N.	Dept / Vertical	Position	Indicative Compensation	Location of Posting
1	IT	Dy. Vice President - Data Scientist	25.00 Lacs to 42.00 Lacs	Mumbai
2		Asst. Vice President - Data Scientist	20.00 Lacs to 40.00 Lacs	
3		Dy. Vice President - Data Engineer	24.00 Lacs to 45.00 Lacs	
4		Asst. Vice President - Data Engineer	24.00 Lacs to 40.00 Lacs	
5		Application Architect	35 Lacs to 55 Lacs	
6		Enterprise Architect		
7		Infrastructure Architect		
8		Integration Expert		
9		Technology Architect		
10		Quality Assurance Engineers	08 Lacs to 15 Lacs	
11		Senior Developer -Full Stack Java	20 Lacs to 26 Lacs	
12		Developer- Full Stack Java	15 Lacs to 20 Lacs	
13		Developer - Full Stack .NET & JAVA	18 Lacs to 25 Lacs	
14		Senior Developer - Mobile Application Development	20 Lacs to 26 Lacs	
15		Developer - Mobile Application Development	12 Lacs to 22 Lacs	
16		Senior UI/UX Designer	10 Lacs to 15 Lacs	
17		UI/UX Designer	08 Lacs to 12 Lacs	
18	MSME	Zonal Sales Manager - MSME Business	30 Lacs to 50 Lacs	The place of posting will be depending upon the Bank's requirement from time to time. Candidates shall be placed at any of its Offices/Branches in India.
19		Zonal Sales Manager - MSME - CV/CME		
20		Zonal Sales Manager - MSME - LAP/ Unsecured Business		
21		Assistant Vice President MSME - Sales	20 Lacs to 40 Lacs	
22		Assistant Vice President MSME - Sales CV/CME Loans		
23		Senior Manager MSME – Sales	10 Lacs to 30 Lacs	
24		Senior Manager MSME - Sales CV/CME Loans		
25		Senior Manager MSME - Sales LAP/ Unsecured Business Loans		
26		Senior Manager MSME - Sales Forex (Export/Import Business)		
27		Manager MSME - Sales	05 Lacs to 15 Lacs	

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S.N.	Dept / Vertical	Position	Indicative Compensation	Location of Posting	
28	WMS	Radiance Private Sales Head	20 Lacs to 35 Lacs	Mumbai	
29		Group Head	16 Lacs to 28 Lacs	Bengaluru-1 Chennai- 1	Kolkata-1 New Delhi-1
30		Territory Head	14 Lacs to 25 Lacs	Indore-1 Kolkata-1 Mumbai-4	Nagpur-1 New Delhi-1
31		Senior Relationship Manager	8 Lacs to 14 Lacs	Ahmedabad-20 Allahabad-3 Bareilly-2 Bengaluru-25 Bhopal-3 Chandigarh-2 Chennai-8 Coimbatore-2 Ernakulam-5 Guwahati-4 Hyderabad-11 Indore-6 Jaipur-5 Jalandhar-1	Jodhpur-2 Kanpur-3 Kolkata-14 Lucknow-5 Mumbai-40 Nagpur-4 New Delhi-30 Patna-5 Pune-10 Rajkot-3 Surat-3 Udaipur-3 Vadodara-12 Varanasi-3
32		E-Wealth Relationship Managers	4 Lacs to 8 Lacs	Mumbai	
33		Private Banker-Radiance Private	14 Lacs to 25 Lacs	Bengaluru-1 Mumbai-7	New Delhi-4
34		Group Sales Head (Virtual Sales Head)	14 Lacs to 25 Lacs	Mumbai	
35		Wealth Strategist (Investment & Insurance)	12 Lacs to 20 Lacs	Bengaluru-1 Chennai-1 Hyderabad-1 Jaipur-1	Lucknow-1 Mumbai-2 New Delhi-2
36		Product Head - Private Banking	10 Lacs to 16 Lacs	Mumbai	
37		Portfolio Research Analyst	6 Lacs to 10 Lacs	Mumbai	
38	BCMS	AVP- Acquisition & Relationship Manager	10 Lacs to 30 Lacs	Baroda-1 Hyderabad-1 Bhubaneswar-1 Ludhiana-1 Rajkot-1 Guwahati-1 Mangalore-1 Bareily-1 Nagpur-1	Surat-1 Chandigarh-1 Mumbai-2 Vishakhapatnam-1 Chennai-1 Bengaluru-1 Kanpur-1 Agra-1 Varanasi-1
39	Digital Department	Digital marketing specialists for social media marketing	Remuneration will be offered based on candidate's qualifications, experience, overall suitability, last drawn salary of the candidate and market benchmark, and shall not be a limiting factor for suitable candidates.	Mumbai	
40		Digital lending risk specialist			
41		Special Analytics for Cross Sell, BNPL			
42		Zonal Lead Manager-Merchant Business Acquiring		Anywhere in India	
43		Data Engineers		Mumbai	
44		ML Ops Specialist			
45		Specialist in RPA – Recon process automation			
46		Business Manager (Mobile Banking)			
47		Business Manager (FASTAG)			
48		Business Manager (BBPS)			
49		Lead – UPI			
50		Lead – Digital Bank			
51		Digital Partnership Lead – Corporates			
52		Business Lead - Emerging Startups			
53		Analytics-Personal Loan			
54		Analytics-Auto Loan			
55		Analytics-Gold Loan			
56		Analytics-Home Loan			
57		Creative Designer			
58		Lead – Digital Payment Fraud Prevention			
59		Lead – Kiosk Operations			
60		Specialist UI/UX – Customer journey			
61		UPI Merchant Product Manager			
62		UI/UX Specialist-Digital journey			
63	Defence Banking	Defence Banking Advisor	24 Lacs P.A.	Chennai-1 Kolkata-1 Chandigarh- 1 Mumbai-1	Bhopal-1 Guwahati-1 Lucknow-1

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*However, the selected candidates are liable to be transferred by the Bank at its absolute discretion to any of the branches/ offices of the Bank or to any place in India.

5. Nature of Employment:

The engagement under the contract is for a period of three (-3-) years or upto attaining the age of -62- years, whichever is earlier and can be subsequently renewed yearly for -1- year each in such a manner that the total engagement period is not more than -5- year, subject to satisfactory performance at the discretion of the Bank. (subject to maximum age as -62- years).

6. Application fees:

- Rs.600/- + Applicable Taxes + Payment Gateway Charges for General, EWS & OBC candidates
- Rs.100/- + Applicable Taxes + Payment Gateway Charges for SC, ST, PWD & Women

The candidate is required to pay the non-refundable application fee/Intimation charges irrespective of whether online test is conducted or not and even if the candidate is shortlisted or not for the interview.

A. SELECTION PROCEDURE:

- Selection will be based on short listing and subsequent round of Personal Interview and/or any other selection method.
- Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- The Bank reserves its right to call candidates in a particular ratio, at its sole discretion, as per the Bank's requirement.
- Adequate number of candidates as decided by the Bank will be shortlisted based on their qualification, experience and overall suitability for Interview. Most suitable candidates will be called for the selection process (PI/any other selection method) and merely applying / being eligible for the post does not entitle the candidate to be eligible for the selection process.
- The qualifying marks in Interview/selection procedure will be decided by the Bank.
- A candidate should qualify in all the processes of selection i.e. Personal Interview and/or other selection method (as the case may be) and should be sufficiently high in the merit to be shortlisted for subsequent process.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- Bank reserves the right to consider the candidature of the candidate to any other position mentioned in this advertisement other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

B. HOW TO APPLY:

Candidates are required to have a valid personal email ID and Contact Number. It should be kept active till completion of this recruitment project. Bank may send call letters for Personal interview and/or Selection Process on the registered Email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying.

a) GUIDELINES FOR FILLING ONLINE APPLICATION:

i. Candidates should visit Bank's website **www.bankofbaroda.in/career.htm** and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Careers-> Current Opportunities on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking etc.
ii. Candidates need to upload their Bio-data while filling online application. Candidates are also required to upload their scanned photograph, signature and other documents related to their eligibility. Please refer to Annexure II regarding scanning of photograph & signature and upload of documents.
iii. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application, candidates are advised to verify the details in the online application form and modify the same, if required. No change is permitted after clicking on **SUBMIT** button. Visually Impaired candidates will be responsible for getting the details filled in/carefully verifying, in the online application and ensuring that the same are correct prior to submission as no change is possible after submission.
iv. The name of the candidate should be spelt correctly in the application as it appears in the certificates/ mark sheets. Any change/ alteration found, may disqualify the candidature.
v. An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
vi. Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation Certificate, Other Certifications, Experience Letter (any document which substantiates relevant experience), Document showing Break up of CTC, Latest Salary Slip (e.g. Apr 2024/ May 2024), etc. at the time of submitting the online application form.
vii. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam.
viii. Bank of Baroda does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of Bank of Baroda.

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b) PAYMENT OF FEES:

i. Application fees and Intimation Charges (Non-refundable) of Rs. 600/-for General /EWS and OBC candidates (plus applicable GST & transaction charges) and Rs.100/- (Intimation charges only) for SC/ ST/PWD/Women candidates (plus applicable GST & transaction charges) will be applicable. Bank is not responsible if any of the candidates makes more than one payment/s and no request for refund of fees shall be entertained.
ii. Fee payment will have to be made online through payment gateway available thereat.
iii. After ensuring the correctness of the particulars of the application form, candidates are required to pay fees through the payment gateway integrated with the application. No change/edit will be allowed thereafter.
iv. The payment can be made by using Debit Card / Credit Card / Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
v. On successful completion of the transaction, e-receipt and application form with the data entered by the candidate will be generated, which should be printed and retained by the candidate.
vi. If the online transaction is not successfully completed, please register again and make payment online.
vii. There is also a provision to reprint the application form containing fee details, at later stage.

c) GENERAL INFORMATION:

i) The selected candidate will be required to sign an employment contract.
ii) Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date (01.06.2024) and also ensure that the particulars furnished by him/her are correct in all aspects.
iii) In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
iv) Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
v) In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without notice.
vi) Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
vii) **Intimations, wherever required will be notified on Bank's website and/ or sent by email and/ sms only to the email ID and mobile number registered in the online application form.** Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website www.bankofbaroda.in for latest updates.
viii) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
ix) The Bank reserves the right to modify the place of posting as per administrative requirements of the Bank from time to time.

C. ANNOUNCEMENTS:

All further Announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorized Bank's website www.bankofbaroda.in from time to time under **Career section/web page → Current Opportunities.** No separate communication/intimation will be sent to the candidates who are not shortlisted/not selected in the process. All notification/communication placed on the Bank's website shall be treated as intimation to all the candidates who have applied for the said project.

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. **Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.**

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of interview/ any other selection process or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

Mumbai
12.06.2024

Chief General Manager (HRM & Marketing)

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Bank of Baroda

ANNEXURE I

ROLES AND RESPONSIBILITIES

Name of Position	Data Scientist

Role & Responsibilities

- Work in Bank's Analytics Centre of Excellence as data Scientist
- Identify, analyze, and interpret trends or patterns in complex data sets
- Utilize a hypothesis-driven problem-solving approach to design, construct, and rapidly test/iterate exploratory analytics that will reveal insight and opportunities for the business
- Generate efficient data marts, analysis and reports on large data sets, building basic automations to reduce manual interventions for repeated analysis and data updates
- Work with management to prioritize business and information needs
- Locate and define new process improvement opportunities
- Implement and Deploy Machine Learning/ Artificial Intelligence/ Natural Language Processing models using R/Python etc.
- Monitor the performance and accuracy of the AI/ML models in production.
- Design and implement Big data scalable workflow systems using Big Data Technologies
- Closely collaborate with business teams to develop/ co-create analytics use case
- Understand business requirements, devise and implement strategies to improve the operational efficiencies/business KPIs using AI/ML techniques

Skill Requirement

- Proven working experience as data scientist
- Technical expertise regarding data models, database design development, data mining and segmentation techniques
- Hands on data analysis experience using Relational Databases and Big Data platforms. Ability to query in SQL, Spark etc.
- Knowledge of statistics and experience using statistical packages for analyzing datasets.
- Strong analytical skills with the ability to collect, organize, analyze, and disseminate significant amounts of information with attention to detail and accuracy
- Strong in Advanced Machine learning/ Artificial Intelligence, Natural Language Processing, Neural Networks, Deep Learning techniques.
- Experience with programming languages/tools used in data science (R/Python etc.)
- Knowledge of Cloudera Data Science Workbench is a plus.
- Familiarity with developing models using semi structure as well as unstructured data.
- End to end experience in development from data extraction, data quality assessment to modelling and validation.
- Self-driven individual with business acumen
- Strong understanding of Banking Business Domains.

Name of Position	Data Engineer

Role & Responsibilities

- Data engineers are required to work closely with Data Scientist and Analytics professionals, designers, project managers, QA engineers, operations engineers, third party systems providers and other stakeholders in the Data ecosystem of the organization.
- Required to manage Cloudera Big Data Environment (CDH)
- Data engineers are also required to determine what data management systems are appropriate and which data are needed for analysis.
- Create and maintain optimal data pipeline architecture.
- Identify, design, and implement internal process improvements: automating manual processes, optimizing data delivery, re-designing infrastructure for greater scalability, etc.
- Build the infrastructure required for optimal extraction, transformation, and loading of data from a wide variety of data sources using RDBMS and 'big data' technologies
- Work with data and analytics teams to strive for functionality enhancement in data systems.

Skill Requirement

- Should have proficient understanding of databases such as Relational (SQL), distributed (NoSQL), etc.
- Experience with installation on a multi cluster Hadoop environment. Experience on large clusters is preferred.
- Experience with Maintenance of the applications and infrastructure.
- Knowledge of Informatica Big data management

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- Experience with Hadoop Administration
- Experience with development of common ingestion framework, hive structure creation, compression, encryption steps
- Experience with unix shell scripting, Perl
- Experience with tools like Nifi , HBase, Spark, pig, storm, flume
- Experience with Hive which includes creation of schema structures, partitioning & performance tuning
- ASM & RAC Experience
- Should have experience of supporting and working with cross-functional teams in a dynamic environment.
- Good understanding of Data Model and types of dimension modeling (SCD Type 1, SCD Type 2)
- Deep understanding in information Security Principles to ensure compliant handling and management of business data.

Name of Position	Application Architect

Role & Responsibilities

- Design and validate application architecture design and other technology architecture
- Estimate design efforts, define detailed schedules, evaluate technologies, develop prototypes, architect design
- Change application Architecture as per business need and Technology changes
- Understand and apply architect principles, processes, their standards and guidelines
- Understand, document, and monitor application layering dependencies (User-Interface, Deployment, Public Interface, Application Domain, Application Infrastructure, Technical Frameworks, and Platforms) and application component dependencies.
- Document and maintain context diagrams, functional architectures, data architecture, and messaging architecture diagrams and descriptions.
- Understand and monitor impacts to and dependencies between existing technical and network environments.
- Define and direct proof-of-concept tasks for proposed architectural interactions.
- Define, plan, propose, and select enabling technologies to support packaged or custom applications.
- Prepare approach papers listing technology options, risks, and impacts of various architectural options for application.
- Define data dependencies within, between, and among various applications and application components.
- Define and direct coordination among database instances between, and across, various applications and application components.
- Document and maintain technical architecture, network architecture, application architecture, and technical application architecture diagrams and descriptions, including releases and versions of software.
- Ensure that architectural components optimally address business requirements.
- Lead / Participate in technical and infrastructure requirements engineering initiatives
- Coordinate with other architects, project managers, and team leads to ensure the development matches the system model.
- Define architecture risk mitigation plans.
- Monitor emerging technologies and technical releases from product vendors to evaluate applicability toward current efforts

Skill Requirement

- Experience as Application Architect in Alternate Delivery Channels (eg: CBS, LOS, LMS etc.).
- Experience in AGILE Methodology/Core JAVA/LINUX/UNIX Server preferred
- Deep understanding of cloud computing & in one or more of the following domains: Core Platform: Compute (Iaas & Paas), Storage, Networking
- Monitoring, alerting, and logging tools, and build/release processes highly preferred
- Demonstrated experience with DevOps, including automation/infrastructure as code.
- Strong knowledge in authentication patterns (MFA)
- Experience with Continuous Integration Delivery models
- Strong knowledge of network topologies and technologies with emphasis on network gateway devices (ingress/egress)

Name of Position	Enterprise Architect

Role & Responsibilities

- Set up technical standards and governance structure for the enterprise.
- Assist business strategy and accordingly drive technology strategy from an architecture perspective.
- To Provide technology architecture expertise and guidance across multiple business divisions & technology domains
- Setting up technical standards, formulation of Enterprise Architecture (EA) Governance Framework. 13
- Driving technology strategy from an architecture perspective, across a portfolio of applications in the Bank, for resource optimization and Risk mitigation
- Translating business requirements into specific system, application or process designs, including working with business personnel and

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executives to identify functional requirements.
- Define/ maintain Target Architectures in Roadmaps.
- Lead and/or assist efforts to scope and architect major change programs, leading strategic options analysis & proposing end-to-end solutions & highlighting trade-offs.
- Review ongoing designs of major programs to identify strategic opportunities and resolve design issues during delivery.
- Identify key technology enablers to optimize IT investment.
- Develop highly complex solutions that exemplifies quality optimization regarding reliability, availability, scalability, manageability, flexibility, usability/ reusability and high performance.
- Deliver Architecture solutions in a Banking environment at the highest-level technical expertise.
- Lead other IT Architects to provide effective consulting/ solutions on complex projects.
- Lead multifunctional teams in successful application of methodologies and architecture modelling tools

Skill Requirement

- Strong knowledge of enterprise architecture and design, including architecture frameworks such as TOGAF (TOGAF certification preferred)
- Strong knowledge of technologies such as APIs, SOA, programming languages, cloud hosting practices and big data technologies.
- Agile/ DevOPs experience and emerging technology trends.
- Hands on experience in building enterprise solutions with mature governance processes.
- Hands on experience in drawing architectural artefacts with modelling tools.
- Good relationship management and communication skills.

Name of Position	**Infrastructure Architect**

Role & Responsibilities

- Designing, articulating and implementing architectural scalability.
- Work in close collaboration with application architect to ensure optimal infrastructure design
- Draw a long-term enterprise level IT Infrastructure Plan
- Ensure that availability requirement are met in the design
- Validate all Infrastructure Changes and obtain necessary approvals from competent authority
- Interact with IT Partners, Consultants and internal stakeholders
- Evaluate infra technology and industry trends, identify prospective impact on business
- Participate to develop and manage ongoing enterprise architecture governance structure on basis of business & IT strategies
- Promote organization architecture process and results to business and IT Departments
- Lead and direct to prepare governing principles to guide decision making Equivalent to infrastructure architecture
- Draw implementation plan for infrastructure architecture on basis of IT strategies and business requirements
- Ensure optimal governance structure and comply with activities related to infrastructure architecture adherence
- Enforce infrastructure architecture execution as well as ongoing refinement tasks
- Selection and evaluation of infrastructure architecture standards commensurate with other stakeholders
- Consult project teams to fit infrastructure architecture assignments and identify need to modify infrastructure architecture to attain project requirements 14
- Identify need to change technical architecture to incorporate infrastructure needs.
- Identify requirements for infrastructures and resources to support infrastructure architecture
- Ensure documentation of entire architecture design and evaluation work
- Develop & execute education plan for infrastructure architecture

Skill Requirement

- Experience in in designing and building large IT infrastructure projects encompassing both Hardware, Virtualization and middleware layers
- Candidates with Professional certifications on OS (Unix/Linux), Middleware, Storage, Load Balancer are preferred

Name of Position	**Integration Expert**

Role & Responsibilities

- Collaborate on the successful integration of hardware, software and Internet resources
- Strong experience in Middleware and Infrastructure management.

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- Assist in planning and implementing a variety of technological opportunities.
- Assist in the creation, maintenance, and integration of technology plans.
- Ability to lead teams to successful end results
- Strategic planning and continuous improvement mindset, relevant to technology processes and systems
- Assess technology skill levels of co-workers and customers.

Skill Requirement

- Understanding of IT architecture like SOA and integration methodologies like ESB and APIs
- Strong knowledge of development environments, middleware components, database and open source technologies.
- Understanding of solutions for platform and application layers.
- Strong skills in multi-tier architecture, digital technologies, API, IoT, cognitive solutions.
- Must have experience in Kafka, IIB / Oracle ESB, Message queues.
- Experience of API Management and integration of RESTful APIs, SOAP services, Microservices, GraphQL, etc
- Strong understanding of various areas of technologies such as infrastructure development, operations, etc. Effective communication with management, stakeholders and vendors.
- Strong understanding of technology processes and systems

Name of Position	**Technology Architect**

Role & Responsibilities

- Assist the development of the overall technology strategy with critical focus on enterprise and platform architecture
- Responsible for the design of systems and interfaces both internal and external
- Identifying and integrating overall integration points in context of a project as well as other applications in the environment.
- Defining guidelines and benchmarks for non-functional requirement considerations during project implementation.
- Reviewing architecture and design on various aspects like extensibility, scalability, security, design patterns, user experience, non-functional requirements, etc., against a predefined checklist and ensure that all relevant best practices are followed.
- Providing a solution to any issue that is raised during code/design review and justifying the decision taken.
- Possessing/acquiring strong troubleshooting skills and being interested in performing troubleshooting of issues in different disparate technologies and environments.
- Understanding and relating technology integration scenarios and applying these learnings in complex troubleshooting scenarios

Skill Requirement

- Overall understanding of banking technologies – systems and processes. A track record of having successfully built innovations
- Implemented core banking. Delivery channels, payment systems and other digital banking solutions.
- Strong knowledge of development environments, middleware components, database and open source technologies
- Strong experience in Core Java, Spring, JSF, and Hibernate/Spring Data JPA.
- Experience in SOA based architecture, Web Services (Apache CXF/ JAXWS/ JAXRS/ SOAP/ REST).
- Experience in multiple application and web servers (JBoss/ Tomcat/ Websphere).
- Experience in front-end frameworks (AngularJS/ Backbone/ Knockout/ Handlebar).
- Experience in messaging (JMS/WebSphere MQ/Active MQ).
- Experience in continuous integration (Jenkins/Sonar/Nexus/PMD).
- Hands on experience of RDBMS like SQL Server, Oracle, MySQL, PostgreSQL.
- Experience in using profiler tools (JProfiler/JMeter).
- A good understanding of UML and design patterns

Name of Position	**Quality Assurance Engineer**

Role & Responsibilities

- Working with all stake holders to ensure that the quality metrics is reviewed, closed and agreed upon.
- Create a list of milestones and checkpoints and set measurable criteria to check the quality on timely basis.
- Defining processes for test plan and several phases of testing cycle.
- Planning and scheduling several milestones and tasks like alpha and beta testing.
- Focus on automation along with manual testing.
- Keep raising the bar and standards of all the quality processes with every project.
- Set processes for test plan reviews and ensure that that test plans get reviewed by all stakeholders.
- Review test strategies and see that all the various kinds of testing like unit, functional, performance, stress, acceptance etc. are getting covered.

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- Meeting with Quality standards in various new testing technologies in the industry. This may include finding new strategies for automation testing and day to day work processes like agile and scrum.
- Collaborate with development team in bugs fixing and build plans
- Collaborate with QA Lead in creating test plans

Writing bug reports

Skill Requirement

- Proven track record of strategizing and evolving testing strategies.
- Must have managed the roadmap for web and mobile products (Android/iOS) in the financial services industry.
- Proficiency in one or more general purpose programming languages
- Strong Java, J2EE development/Testing experience.
- Exposure to UI development/Testing
- Basic knowledge of web concepts (HTML, webservers) and relational database management systems
- Good knowledge and experience in automation testing and tools like Selenium.
- Experience with web service testing (REST and JSON, HTTP)
- Strong knowledge of testing tools for API testing, Load testing, distributed testing, functional testing, regression testing and exposure to testing automation is added advantage.
- Experience with Version Control Software's- Git , SVN
- Experience in the entire lifecycle of projects – from requirement gathering to UAT sign-off
- Proven problem solving and analytical skills

Name of Position	**Developer and Senior Developer -Full Stack Java**

Role & Responsibilities

- Design and build Banking/Financial applications using Java technology
- Work with outside data sources and APIs
- Unit-test code for robustness, including edge cases, usability, and general reliability
- Develop the front end architecture
- Design UI layout
- Develop back end framework
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Create databases to work in conjunction with the application
- Work on bug fixing and improving application performance
- Ensure the performance, quality, and responsiveness of applications
- Work closely on the deadlines of the project
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Keep raising the bar and standards of all the quality processes with every project.
- Collaborate with cross-functional teams to define, design, and finalize new features

Skill Requirement

- Excellent Core Java Skills with frameworks such as Spring.
- Good Java development experience using J2EE, JSP, EJB, Servlets, Struts.
- Prior work experience with the following: REST, jersey, Jax RS.
- Object oriented analysis and design using various design and architectural patterns.
- Strong knowledge of IDE like Eclipse, IntelliJ IDEA or NetBeans.
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Triggers) and ORM Technologies (JPA2, Hibernate).
- Hands on experience with Linux/Unix environments.
- Good understanding of Cryptography fundamentals.
- Other skills include JSON, SOAP, WSDL, XML, XSLT, XPATH.
- Java Application Servers experience (WebSphere, Weblogic, JBoss, Tomcat, etc.)
- Proficient understanding of code versioning tools, such as Git and familiarity with continuous integration and build tools such as Ant, Maven and Gradle
- Desired Knowledge, Skills, Abilities, and Competencies-
- Experience in developing web applications using popular web application frameworks
- Basic understanding of JVM, its limitations, weaknesses, and workarounds.
- Good knowledge of HTML, JavaScript, CSS, AJAX, Bootstrap or any other responsive UI framework.
- Basic understanding of financial transaction using ISO 8583 standard.

Name of Position	**Developer – Full Stack .NET & JAVA**

Role & Responsibilities

- Design and build Banking/Financial applications using Java technology
- Work with outside data sources and APIs

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- Unit-test code for robustness, including edge cases, usability, and general reliability
- Develop the front end architecture
- Design UI layout
- Develop back end framework
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Create databases to work in conjunction with the application
- Work on bug fixing and improving application performance
- Ensure the performance, quality, and responsiveness of applications
- Work closely on the deadlines of the project
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Keep raising the bar and standards of all the quality processes with every project.
- Collaborate with cross-functional teams to define, design, and finalize new features
- Develop cross –platform applications
- Design and build Banking/Financial applications using .NET technology
- Hosting/ Maintenance of web application on IIS/Apache Server.
- Create security and data protection settings

Skill Requirement

- Excellent Core Java Skills with frameworks such as Spring.
- Good Java development experience using J2EE, JSP, EJB, Servlets, Struts.
- Prior work experience with the following: REST, jersey, Jax RS.
- Object oriented analysis and design using various design and architectural patterns.
- Strong knowledge of IDE like Eclipse, IntelliJ IDEA or NetBeans.
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Triggers) and ORM Technologies (JPA2, Hibernate).
- Hands on experience with Linux/Unix environments.
- Good understanding of Cryptography fundamentals.
- Other skills include JSON, SOAP, WSDL, XML, XSLT, XPATH.
- Java Application Servers experience (WebSphere, Weblogic, JBoss, Tomcat, etc.)
- Proficient understanding of code versioning tools, such as Git and familiarity with continuous integration and build tools such as Ant, Maven and Gradle
- Desired Knowledge, Skills, Abilities, and Competencies-
- Experience in developing web applications using popular web application frameworks
- Basic understanding of JVM, its limitations, weaknesses, and workarounds.
- Good knowledge of HTML, JavaScript, CSS, AJAX, Bootstrap or any other responsive UI framework.
- Basic understanding of financial transaction using ISO 8583 standard.
- Strong Project Management Skills
- Proficiency with Server-side languages such as .NET(C#).
- Proficiency in MS SQL server, Oracle, PL SQL, MySQL data base management
- Proficiency in SQL server reporting services, SSIS, ASP.net mvc, Microsoft azure cloud.

Name of Position	**Developer and Senior Developer - Mobile Application Development**

Role & Responsibilities

- Design and build advanced applications for the Android/ iOS platform
- Collaborate with cross-functional teams to define, design, and finalize new features
- Ensure the performance, quality, and responsiveness of applications
- Work with outside data sources and APIs
- Unit-test code for robustness, including edge cases, usability, and general reliability
- Work on bug fixing and improving application performance
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Work closely on the deadlines of the project
- Keep raising the bar and standards of all the quality processes with every project.

Skill Requirement

- Proven software development experience and Android/iOS skills development
- Proven working experience in Android/iOS app development and have published at least -05- original Android/iOS app
- Experience with third-party libraries and APIs
- Vast knowledge of the general mobile landscape, architectures, trends, and emerging technologies
- Solid understanding of the full mobile development life cycle
- Experience in Mobile Application design, development & deployment
- Should have hands-on experience in all stages of Mobile app life cycle - concept, design, build, deploy, test, release to app stores and support
- Experience in implementing Web Applications and Web Services in .NET/Java technologies will be an advantage.
- Experience on web service integration (SOAP, REST, JSON, XML)

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- Experience with at least one of the latest JavaScript frameworks like Xamarin, Angular JS, React JS, Ionic 2/3 and Cordova will be an advantage

Name of Position	UI/UX Designer and Senior UI/UX Designer

Role & Responsibilities

- Study industry best-practices in UI/UX design to stay up-to-date on emerging trends & technologies
- Understand customer facing business processes to envision user journeys;
- Work with business teams to understand business objective, identify regulatory constraints and align business KPIs to be impacted by the envisioned journey
- Conduct user research to understand user behaviour, needs and motivation
- Design wireframe and communicate your idea to the business leads
- Identify up-stream and down-stream dependencies for the product rollout
- Design prototype for multiple channels and demonstrate to the business and customer experience leads
- Develop pen and paper prototypes as well as advanced prototyping tools
- Identify drop-offs in the envisioned journey, work with business teams to revamp the journey
- Work with UI/UX team to deliver the product
- Estimate efforts for building prototypes and track the delivery
- Coordinate with product managers to escalate issues to ensure timely delivery
- Designing Wireframe websites and mobile apps
- Work closely with programming team to collate content during development website/mobile apps
- Ensure the feasibility of UI/UX designs and subsequently build the required changes
- Determine information architecture and create sitemaps for websites & mobile apps
- Identify areas for improvement, including content inventories and audits
- Ensure high quality graphic standards and brand consistency.

Skill Requirement

- Good understanding of UI design principles
- Basic understanding of banking and other financial products
- Have led a team of UI/UX designers from ideation to delivery
- Should have work experience as a UI/UX designer & developer having experience of at least 5 application.
- Proficient understanding of fundamentals as well as industry best-practices in UI/UX design & development
- Have experience in Planning and conducting user research and competitor analysis
- Have proficient experience in designing Prototypes & Wireframe
- Have knowledge of Planning and designing Information architecture for the website or applications
- Have knowledge of creating & defining use cases, flow diagrams and Information hierarchies
- Have planned & conducted interviews & user surveys to help define and refine user personas
- Familiarity with design software like Adobe Suite, Photoshop etc

Name of Position	Zonal Sales Manager - MSME Business

Role & Responsibilities

To Lead the team of sales Managers/ officers in the allocated area/ zones and ensure following:-

- Driving full P&L under MSME segment with responsibility of achieving targets on Volume, Productivity, RAROC & RoA.
- Source New to Bank Asset relationships within MSMEs
- Cross Sell of Liability, Trade, Cash and Treasury Product actively.
- To achieve the individual Budgeted revenues through all product parameters
- Conduct Proper Due diligence while on-boarding New Asset Relationships.
- On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
- Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
- Constant Monitoring of the Portfolio and ensure Timely Renewals. -Provide regular feedback to the credit.
- Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
- Adherence to strict KYC/AML requirements.
- Strong Liaison with the various stakeholders, influencers & Industry bodies.
- Any other work as assigned from time to time

Name of Position	Zonal Sales Manager - MSME - CV/CME

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Role & Responsibilities

To Lead the team of sales Managers/ officers in the allocated area/ zones and ensure following:-

- Driving full P&L under CV/CME segment with responsibility of achieving targets on Volume, AUM, RAROC, ROE and RoA.
- Manage profitability by increasing productivity and yield and optimizing the acquisition cost within the budgeted levels
- Source New to Bank Asset relationships within CV/CME segment, aligned to Bank Lending Policy and also ensure sanction and disbursement of the same, in liaison with Customer, Credit and Operations team.
- Formulate and implement the sales and marketing plan to achieve corporate objectives for CV & CME finance.
- Manage overall portfolio by monitoring credit risk and collections on a continuous basis.
- Meeting with key OEMs for Strategic Tie-ups/ MoUs
- Monitor competition products, sales and marketing activities.
- Proactive planning of launching new products and potential areas of proposed client base expansion. Cross Sell of Liability, Trade, Cash and Treasury Product actively.
- To achieve the individual Budgeted revenues through product parameters
- Conduct Proper Due diligence while on-boarding New Asset Relationships.
- On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
- Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
- Constant Monitoring of the Portfolio and ensure Timely Renewals.
- Provide regular feedback to the credit and portfolio team about various developments in the client's business. Work closely with the monitoring team for early warning signals and take appropriate actions as identified.
- Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
- Ensure Timely Renewals of Accounts.
- Ensure that the covenants and conditions prescribed by the credit team are consistently met.
- Adherence to strict KYC/AML requirements.
- MIS to be provided to the central team for further reporting, within the stipulated guidelines.
- Timely Completion of Learning Programs as assigned time to time
- To comply with the Bank's process & policies.
- To be in touch with local business stakeholders including existing, prospective clients, market leaders, CA's, Influencer's and Industry association to be updated on the current market practice and local intelligence.
- To be responsible for submitting any material information around business Opportunities and Industry/Customer Risk, same shall be reported to the senior functional management at regular interval.
- Any other work as assigned from time to time.

Name of Position	**Zonal Sales Manager - MSME - LAP/ Unsecured Business**

Role & Responsibilities

- Driving full P&L under LAP/Unsecured loan segment with responsibility of achieving targets on Volume, Productivity, RAROC and RoA.
- Manage profitability by increasing productivity and yield and optimizing the acquisition cost within the budgeted levels
- Formulate and implement the sales and marketing plan to achieve corporate objectives for LAP & Unsecured SME Lending
- Manage overall portfolio by monitoring credit risk and collections on a continuous basis.
- Plan and oversee the various promotional activities. • Strategic Tie-ups with corporate channels
- Monitor competition products, sales and marketing activities..
- Cross Sell of Liability, Trade, Cash and Treasury Product actively.
- To achieve the individual Budgeted revenues through product parameters
- Conduct Proper Due diligence while on-boarding New Asset Relationships.
- On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
- Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
- Constant Monitoring of the Portfolio and ensure Timely Renewals. -Provide regular feedback to the credit and portfolio team about various developments in the client's business
- Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
- Adherence to strict KYC/AML requirements.
- Strong Liaison with the various stakeholders, influencers & Industry bodies.
- Any other work as assigned from time to time

Name of Position	**Assistant Vice President MSME - Sales**

Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.

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- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team.Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category (as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time.

Name of Position	**Assistant Vice President MSME - Sales CV/CME Loans**

Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Drive business with a view to capture high market share in the CV/CME industry.
- Fixation of target for the Sales team for growth in advances to CV/CME segment and also cross selling and monitoring of their performance.
- Visits to new Prospective CV/CME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all delinquent customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with CV/CME Dealers/OEMs and Strategic borrowers in this segment.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category (as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions, Competition practice and bank guidelines.
- Any other work as assigned from time to time

Name of Position	**Senior Manager MSME – Sales**

Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team.Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.

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- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category (as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time.

Name of Position	**Senior Manager MSME - Sales CV/CME Loans**

Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Drive business with a view to capture high market share in the CV/CME industry.
- Fixation of target for the Sales team for growth in advances to CV/CME segment and also cross selling and monitoring of their performance.
- Visits to new Prospective CV/CME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all delinquent customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with CV/CME Dealers/OEMs and Strategic borrowers in this segment.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category (as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions, Competition practice and bank guidelines. 18. Any other work as assigned from time to time

Name of Position	**Senior Manager MSME - Sales LAP/ Unsecured Business Loans**

Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with DSAs, Property dealers, Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team.Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category (as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines
- Any other work as assigned from time to time.

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Name of Position	Senior Manager MSME - Sales Forex (Export/Import Business)

Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs and as also cross selling and monitoring of their performance.
- Achieve Bank's Target of NFB and Forex related Business and driving P&L in Forex / Export-Import related business
- Visits to new Prospective customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets of exporters such as Textile, Pharma etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liasoning with various Organization / association of Exporters with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category (as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time.

Name of Position	Manager MSME - Sales

Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category (as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time

Name of Position	Radiance Private Sales Head

Role & Responsibilities

- Independently manage a team of Private Bankers and ensure achievement of overall Banking & Wealth Management business targets through ongoing coaching, support and effective management as required.
- Develop strategies to grow Private banking footprint across geographies thereby driving growth across Wealth Management business, Liabilities and Assets growth across the segment and contribute to overall success of Private Banking business by aligning with best practices of the industry

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- Responsible for the Revenue and Cost dynamics of the channel and consistently augmenting business profitability of the channel
- Deliver effective Banking and Wealth Management solutions to clients by collaborating with other departments across the bank e.g., Wealth Management, Retail Liabilities, CFS, Operations, Credit, etc
- Provide training and guidance to the team with regards to offering Banking & Wealth Management solutions to clients, compliance procedures and business development to enable consistent portfolio growth.
- Ensure effective people management for the Private Banking business by working closely with the HR function and co-creating hiring, career progression and development plan for all Private Bankers.
- Assist the team in executing business plans relating to Wealth Management business, AUM growth, net new money, Liability book growth, Asset cross-sell, revenue generation and NTB client acquisition.

Name of Position	**Group Head**

Role & Responsibilities

- Defining and Implementing corporate strategy for the affluent segment in the area in line with corporate vision and plan
- Designing market and sales strategy for the area covering acquisition, management of existing client base, tracking and monitoring sales across business lines in his / her area
- Manage, coach and mentor territory managers in achieving their KRA's and outperforming on the decided benchmarks
- Engage with key clients (Individual and corporates) and help in driving key business deals and transactions
- Build internal and external relationships to help create business development opportunities
- Foster a performance led and ethical culture in the area
- Conducting Individual and Joint Performance reviews for all profiles reporting to him /her
- Responsible for legal and compliance requirement being met in the region

Name of Position	**Territory Head**

Role & Responsibilities

- Defining and Implementing marketing and sales strategies for the affluent segment in line with corporate vision and plan
- Designing, implementing and monitoring sales and services for RMs, and CSE's.
- To ensure that sales and service targets are assigned for RMs and CSE's and respective performance against KRA is measured periodically and course correction undertaken if required
- Tracking and reporting sales performance across revenue line including transaction pipeline, acquisition results and market conditions
- Performance Measurement of RMs, Coaching and Mentoring the RMs .
- Manages sales leads being worked across products from identification and initial contact to closure, carefully tracking and actioning leads across the sales cycle
- Conducting research to understand target prospects, setting appointments, meeting key clients and consultatively offering the most appropriate proposition and services
- Generating new business opportunities from internal and external sources, including existing clients and other channels within the bank
- Conducting Individual and Joint Performance reviews for all profiles reporting to the TH
- Ensuring all legal and compliance requirement is met and all ROE's are adhered to
- Keeping up-to-date on products, competition in the financial services space
- Building internal and external relationships and creating business development opportunities through referrals

Name of Position	**Senior Relationship Manager**

Role & Responsibilities

- Will be responsible for revenues on Liabilities and wealth management products
- All banking service queries will be passed on to the Customer Service Executive (CSE)
- Review customer wealth needs and proactively engage with the customer to validate the understanding of his needs
- Review product penetration for the assigned client base, identify potential customers who can be sold tailored products to enhance product penetration
- Ensure coverage of all relationships through customer engagements, risk profiling and financial planning
- All loans and cross sell referrals will be passed on to the respective units.
- Organize customer events to enhance customer bonding
- Acquire new customers through converting referral leads
- Ensure that KYC/AML and other compliance norms are strictly adhered to
- Complete all mandatory certifications within 90 days of joining the role and continuously keep selfupdated on changes in products, processes and compliance / regulatory norms
- Provide complete and comprehensive information on products, services, charges etc. proactively to the customer and ensure best services are provided to them
- The candidate should have adequate experience in building and managing relationship with High Net Worth Clients [Clients having a minimum Total Relationship Value (TRV) of `.30.00 lakh]

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Name of Position	E-Wealth Relationship Managers

Role & Responsibilities

- Will be responsible for managing HNI clients from various locations managed from a centralized hub..
- Will be responsible for revenue on Liablities and Wealth Management products.
- Will be responsible for revenues on Liabilities and wealth management products
- All banking service queries will be passed on to the Customer Service Executive (CSE) attached to them.
- Review customer wealth needs and proactively engage with the customer to validate the understanding of his needs
- Review product penetration for the assigned client base, identify potential customers who can be sold tailored products to enhance product penetration
- Ensure coverage of all relationships through customer engagements, risk profiling and financial planning
- All loans and cross sell referrals will be passed on to the respective units.
- Organize customer events to enhance customer bonding
- Acquire new customers through converting referral leads
- Ensure that KYC/AML and other compliance norms are strictly adhered to
- Complete all mandatory certifications within 90 days of joining the role and continuously keep selfupdated on changes in products, processes and compliance / regulatory norms
- Provide complete and comprehensive information on products, services, charges etc. proactively to the customer and ensure best services are provided to them
- Must possess sound communication skill.

Name of Position	Private Banker-Radiance Private

Role & Responsibilities

- Acquisition of new client relationships and development/management of existing Private client relationships(TRV > INR 15 Cr)
- Initiates, develops and retains client relationships while contributing actively to business development and financial goals of the bank
- Responsible for overall revenue and profitability goals across the mapped private client base
- Expected to drive solicitation, presentation, closing and ongoing-management of private banking products across the mapped client base
- Liaises with Private Banking product teams to keep abreast of investment and other product offerings and acts as client's window to the private banking services offered the Bank
- Responsible for up-to-date compliance, KYC and client profile on all mapped clients
- Responsible for creating and owning the Investment Charter/Wealth Plan for all mapped customers based on assessment of risk tolerance, investment horizon and suitability for each client and marketing appropriate products and services basis the charter
- Remains abreast in terms of market trends and developments, customer preferences, and new/innovative products
- Contributes to all aspects of the marketing mix including products development, high operational efficiency and bespoke customer service
- Independently establishes a meeting system to ensure coverage of the mapped client base, completes meeting reports and establishes a robust follow-up system
- Participates, anticipates, enquires, responds, and prepares written presentations and other documents independently
- Expected to achieve high levels of service standards and maximize client satisfaction.

Name of Position	Group Sales Head (Virtual RM Sales Head)

Role & Responsibilities

- Defining and Implementing corporate strategy for the affluent segment in line with corporate vision and plan
- Designing market and sales strategy for management of existing client base, tracking and monitoring sales across business lines.
- Manage, coach and mentor team in achieving their KRA's and outperforming on the decided benchmarks
- Engage with key clients (Individual and corporates) and help in driving key business deals and transactions
- Build internal and external relationships to help create business development opportunities
- Foster a performance led and ethical culture in the area
- Conducting Individual and Joint Performance reviews for all profiles reporting to him /her
- Responsible for legal and compliance requirement being met.

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Name of Position	Wealth Strategist (Investment & Insurance)

Role & Responsibilities

- Driving investment product through sales team
- Educate client about investment & Insurance options and potential risks 11 &Insurance)
- Research and analyse investments, strategies and market conditions to optimize investment portfolios,
- To combine analytical ability, comprehensive fiscal knowledge and customer service skills to help clients define and reach their financial goals.
- Ownership of the investment & Insurance targets of the cluster/ location that they are mapped to
- AUM increase
- Penetration of client base for creating new investors in MF/investments from existing client base Increase in (Investment & Insurance Products) productivity of RMs
- Ensuring better client experience both by qualitative and quantitative subventions
- Portfolio Monitoring, rebalancing & reviews

Name of Position	Product Head - Private Banking

Role & Responsibilities

- Must enable Bank to develop Private Banking segment.
- Planning and executing strategies along with seniors to scale up business through this segment.
- Co-orindating with various department like, Trade & Forex, Corporate Finance, Retail Banking etc providing necessary support to the clients, and team at the ground.
- Co-rodinating with the departments for syndicate loan, working capital, IPO etc.
- Studying and adopting best practices of the industry to scale up the segment

Name of Position	Portfolio Research Analyst

Role & Responsibilities

- Gathering the data from the various sources for providing support to the team members.
- Assisting the team to prepare data analytics and research work.
- Analyse the data of Mutual Fund, creating required MIS, information pertaining to Mutual Fund schemes and Insurance

Name of Position	AVP- Acquisition & Relationship Manager

Role & Responsibilities

- Identify NTB as well as existing client leads & perform regular analysis to understand cash management needs for clients
- Grow payments & collection business from existing clients
- Support Relationship Manager team in driving cash management business and convert new clients (by sharing cross-referral leads and helping with the client discussion)
- Act as a bridge between the client and the back office functions to ensure resolution of any queries/issues
- Manage key elements of customer journey like – SLAs, security procedures, integration capabilities
- Market bank's cash management products & solutions
- Provide competitive insights to update the bank's product offerings
- Remain updated on latest market developments through regular checks of RBI, marketplaces, other banks' offerings & share best practices with sales/ branch/zone head

Name of Position	Digital marketing specialists for social media marketing

Role & Responsibilities

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- Designs build and maintain Banks Assets Products over social media.
- Measures and remote performance of all digital marketing campaigns and assess against Goals.
- Plans, execute and measures experiments and conversion leads.
- Identifies trends and insights and optimizes spend and performance based on the insights.
- Collaborates with agencies and other vendor partners.
- Increase sale through marketing campaigns-benchmarking against competitors, designing structure.
- Forecasting and delivering lead targets based on the budget and cost per lead goal and also reporting on actual results against the forecast, to the management.
- Preparing and presenting reports to the management, on the performance of marketing campaigns. Also recommending steps to improve the campaigns' performance.
- Responsible for P&L being met through DIGITAL MARKETING

Job specific skills

- Designs build and maintain Banks Assets Products over social media

Name of Position	**Digital lending risk specialist**

Role & Responsibilities

- Develop and maintaining models for measuring and managing Credit risk
- Conduct deep dive analysis and modelling using quantitative techniques, create credit risk scorecards and it's periodic review
- Provides risk expertise and inputs (market, operational, credit) while building overall digital products and processes
- Collaborates with product team to implement and measure key metrics, build best-class credit strategies, and design hypothesis-driven experiments
- Develops and calibrates credit risk models by applying BOBs modelling standards
- Supports the team to improve in measurement and monitoring of existing models as and when require
- Creates documents for risk related approvals and support in approval process – RCSA (Risk Control and Self-Assessment), CPC (Credit Policy Committee), RMCB (Risk Management Committee of Board) approval
- Periodical back testing of the product and it's improvement
- Producing fact pack and analysis for the teams
- Driving market data research and collection from external sources for business environment and peer benchmarking analysis
- A solid understanding of risk management concepts such as risk assessments, scenario analysis, loss events etc.
- Strong analytical skills and attention to details
- Excellent English communication skills, both verbal and written
- Strong organization skills with the ability to multitask and prioritize
- Ability to work under pressure and to tight deadlines
- Advanced user of PowerPoint and Excel etc.
- Strong interest in financial services and risk management
- Ability to work in a team environment

Job specific skills

- Develop and maintaining models for measuring and managing Credit risk for digital asset products

Name of Position	**Special Analytics for Cross Sell, BNPL**

Role & Responsibilities

- Analyses market data and generates insights in coordination with ACOE/DWH etc.
- Analyses data from internal sources such as CRM. CBS, etc. and providing strategic inputs for developing new products/ processes
- Identifies, analyses, and interprets trends or patterns in complex data sets
- Documents key insights and creates summary reports for consumption by the team and work for development of new products and optimization of existing processes
- Work collaboratively with multiple internal stakeholders for data collection and validation
- Reinforce the importance of making strategic, numbers-driven decisions Works towards creating a data driven decision making process
- Engaging with Cross Sell Partners & driving Cross Sell Products
- Creating New Cross Sell Opportunities for business team
- Working on / Preparing various reports, MIS & PPT related to Cross Sell of Various retail/SME/Agri Products etc.
- Work closely / Effective Coordination for smooth functioning with various stake holders like Operations, platform and product and partnership team.
- Responsible for solving issues related to Cross Sell Business
- Responsible for P&L being met through Cross Sell

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Job specific skills

- Analytics - Analyses market & Internal data and generates insights in coordination with ACOE/DWH etc

Name of Position	Zonal Lead Manager-Merchant Business Acquiring

Role & Responsibilities

- Source merchants who need POS/EDC terminals/Bharat QR/ UPI QR, IPG (Merchant acquiring) in the local market.
- Leading the team in acquiring new merchant acquisition.
- Focus on relationship management, deepening and cross sell strategy to improve customer satisfaction
- Have deep understanding of product and regulatory norms to drive team for business within compliance
- Create new acquiring opportunities, ensuring business pipeline and identify potential opportunities in the market.
- Work with mapped branches and sales teams for lead generation and closure.
- Meet customers, understands needs, negotiate on pricing,
- Generate independent leads from references and close them proactively. ,
- Understanding of KYC, costing, pricing, subvention, etc. Generate performance reports and identify gaps/opportunities and Drive top line revenue.
- Meeting monthly targets assigned across parameters.
- Create, develop and implement a business plan to grow the business.
- Maintain merchant's relationships to ensure continual growth and sales targets

Job specific skills

- Lead a team for merchant acquiring for POS/EDC/UPI QR/IPG in the specific region.

Name of Position	Data Engineers (Digital Group)

Role & Responsibilities

- Should be capable of implementing data pipelines with variety of data
- Identify valuable data sources and automate collection processes
- Undertake pre-processing of structured and unstructured data
- Undertake Data wrangling and cleaning
- Collaborate with all stakeholders of product development teams
- Identify valuable data sources and automate collection processes
- Analyse large amounts of information to discover trends and patterns
- Should have business expertise in:
- Data landscape understanding
- Solution conceptualisation
- Understanding of business context
- Business benefit estimation

Job specific skills

- Identify valuable data sources and automate collection processes & Undertake pre-processing of structured and unstructured data

Name of Position	ML Ops Specialist

Role & Responsibilities

- Build, Develop and Test AI models to solve banking problems
- Ensure adherence to AIML process requirements
- Will be responsible for monitoring and improving the Deep learning computer vision and NLP models
- Ensure highest standards of discipline set as per the compliance standards.
- Use NLP, Vision and ML techniques to bring order to unstructured data
- Use in-house or appropriate tools to derive detailed insights of model performance
- Work within the Engineering Team to understand, design, code, train, test, deploy enterprise scale machine learning systems and monitor the production models on a periodic basis
- Work alongside an excellent, cross-functional team across Engineering, Product and Design

Job specific skills

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Building and development of Test AI models to solve banking problems & Ensure adherence to AIML process requirements

Name of Position	Specialist in RPA – Recon process automation

Role & Responsibilities

- Gathering best practices from industry / peer banks and arrange for adoption in Bank.
- Full understanding of the recon process of various digital products and industry best practices in reconciliation.
- Implementing a cost effective recon process through RPA tool for high volume
- Understanding in various system in place and devise strategy and action plan.
- Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team through RPA (Robotic Process Automation).

Job specific skills

Knowledge of the RPA in reconciliation of various digital products handling high volume traffic.

Name of Position	Business Manager (Mobile Banking)

Role & Responsibilities

- Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.
- Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses.
- Work with the system stakeholders like Customer side contacts, finance team, Business Teams, Product Manager and Technical Leads, Architects and Developers
- Keep up to date on the latest industry trends in the Mobile and Web technologies.
- Strong knowledge of common concerns like Security, Performance, Scalability, Availability etc
- Must possess a broad knowledge of Banking, Financial and IT systems.
- Responsible for supporting the Product Owner/Product manager in setting the long-term strategy for the product.
- Support the team for optimal delivery and drive engagement with our customers and stakeholders.
- Conducts market research (internally and externally) with regards to productivity, collaboration, data solutions.
- Support the product owners by identifying market need, interfacing with line of business technology customers as needed to define the scope and position of the product.
- Creates a safe environment for experimentation and failures to support fast learning cycles.
- Working closely with project managers, technical resources, and other cross-functional team members to provide services smoothly to customer.
- Collecting, analyzing, and documenting a project's business requirements via regular meetings with external clients and then transferring the knowledge to development/product teams.
- Communicating effectively with external clients and internal teams

Job specific skills

Indepth knowledge of mobile banking applications, features, usage, consumer preferences.

Name of Position	Business Manager (FASTAG)

Role & Responsibilities

- Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.
- Identity FASTag business opportunities in SRTCs, Toll Plazas, RTOs, Truck Terminals, etc. to improve Bank's Business performance
- To improve Bank's FASTag market share both in terms of volume and value
- To improve Bank's profitability of FASTag product.
- Build, present and maintain analytical reports and dashboards to provide a deep view of performance of FASTag funnel, user journeys and campaigns
- Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.
- Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners
- To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.
- Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes
- Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes & dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes

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- To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly & monitoring is put in place.
- Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement

Job specific skills

Indepth understanding of rthe FASTAG systems, markets and key stakeholders

Name of Position	**Business Manager (BBPS)**

Role & Responsibilities

- Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.
- Identify Biller on-boarding business opportunities across India under various categories approved by NPCI under BBPS and on-boarding the billers.
- To improve Bank's BBPS market share both in terms of volume and value for COU and BOU transactions and specifically ON US transactions.
- To identify and on-board high volume channels and Agent Institutes to improve COU transactions.
- To improve Bank's profitability of BBPS product through BOU and COU business.
- Build, present and maintain analytical reports and dashboards to provide a deep view of performance of BBPS funnel, user journeys and campaigns
- Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.
- Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners
- To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.
- Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes
- Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes & dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes
- To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly & monitoring is put in place.
- Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement.

Job specific skills

Understanding and work experience of BBPS, revenue streams, customer acquisition and business development

Name of Position	**Lead – UPI**

Role & Responsibilities

- Understanding key stakeholders' (Customers, Partners, Vendors, Leadership, and Internal Stakeholders) problems, requirements and wishlists.
- To have a close relationship with Business, Operation and development team.
- To understand the requirement shared by business team and other stakeholders for finalizing the implementation plan.
- To lead, execute, implement and deliver the new features functionalities of UPI on mobile applications in coordination with the Development, vendor and partner team.
- Create, develop and implement a product roadmap for continuous product enhancement.
- Collaboration with the Fintech / Start-up to implement various value added features in UPI on mobile application.
- Work with slice leadership and cross-functional teams to define the strategic product roadmap and take tactical decisions
- Obsess about continuous product improvement and can optimize for shipping a portfolio of small, medium and large releases.
- Deeply understand users and opportunities for giving them a richer experience.
- Handholding, Knowledge transfer and training to Operation team members on Operation handover.
- Close coordination with business and marketing team to ensure promotion of the UPI application / functionalities on regular basis.
- Managing a Team for development customized acquiring solutions.
- Create new issuer / acquiring products, ensuring business pipeline and identify potential opportunities in the market.
- Meet with various stakeholder to understand the solution requirements.
- Understanding of compliance and regulatory guidelines to ensure compliance of guidelines and identification of gaps / opportunities.
- Manage Performance, Persistency, and continuous development in UPI product.

Job specific skills

- Have exposure on UPI payments
- Should know updated features of UPI and especially on the process and product implementation of UPI related items.
- Should have knowledge and worked on UPI use cases in banking industry
- Have deep understanding of product and regulatory norms to drive team for business within compliance
- In-depth knowledge of UPI systems and ecosystem and development ecosystem

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Name of Position	Lead – Digital Bank

Role & Responsibilities

- Drive adoption of Digital channels specifically Mobile Banking for servicing needs in line with the corporate digital engagement expansion plan.
- Analyzing the utilization of various Financial and non-financial transactions available in mobile banking app and devising and implementing suitable strategies to increase digital engagement of the customer.
- Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.
- Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses
- Design and drive the digital capability roadmap by liaising closely with relevant business and support functions and closely tracking the competitive and regulatory environment.
- Key focus areas will be across front end changes (i.e. client facing capability rollouts), backend digitization to drive cost efficiencies and capabilities to enable our front-line teams.
- Client facing changes will be a combination of sales related capabilities as well as engagement and servicing.
- Will be responsible to implement projects in line with the Bank's project management framework.
- Will be responsible to ensure compliance with the Group Digital GPS for internet and mobile banking and all new capabilities implemented
- Ensure compliance with the Bank's IT security, Client authentication and privacy controls.
- Work with an ecosystem of partners to offer capability solutions, expand digital distribution and augment the offer with third party services through partners.
- This role is a key lever for expansion of our digital capabilities and the related ecosystem to ensure we embed the digital offering into the core value proposition of the products and services we offer our clients and relevant prospects.
- Regular monitoring of the Product uptime and ensure that downtime issue are resolved at the earliest
- Review of use cases and their results and making final execution plan with IT/Product team.
- Research emerging technologies, innovations and latest product/process improvement launches in BFSI sector , and generate actionable ideas / concepts (use cases)related to these upcoming technologies
- Co-ordinate with different teams like, Product team, Marketing, Audit, Compliance, Legal and ensure their approvals for product launch and execution.
- Responsible for creating, sizing and prioritizing user stories for the squad to deliver on daily basis
- Defines product requirements and makes sure they are complete, integral and consistent
- Identifies, assesses, monitors, controls and mitigates risks to the project(s); effectively and collaboratively resolving them
- Familiarity with procedures, policies, products and services of a financial organization.
- Knowledge of related risk and audits.
- Ability to work within deadlines/customer demand.

Job specific skills

Knowledge of digital only banks – regulations and working.

Name of Position	Digital Partnership Lead – Corporates

Role & Responsibilities

- Define the roadmap, execution plans and success measurement for various partnership opportunities with large coprporates and build a PL book.
- Develops and executes an integrated Digital partnership framework to improve sales and brand presence to coproates
- Establishes relationships with key decisions makers and influencers in the partner organizations
- Navigate internal & external stakeholders to run the partnership discussions end to end; including identifying the right opportunities, negotiation and closure
- Define the roadmap, execution plans and success measurement for various partnership opportunities
- Analyzes market trends to identify potential corporate partnerships domain and impact on their business through collaboration with BOB
- Performs cost-benefit analysis for potential partnerships
- Addresses key concerns from potential partner organizations and presents solutions that are beneficial to both parties
- Builds trust and professional relationships with partners during the sales process to ensure successful deal closure
- Evaluate existing fintechs partnerships for updating projected CBA and P/L
- Present MIS on partnerships status
- Identify manpower requirements.

Job specific skills

Development and implementation of an integrated Digital partnership framework between fintechs and corporates

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Name of Position	Business Lead - Emerging Startups

Role & Responsibilities

- Build and manage startup investment portfolio of the fund/bank.
- Building relationships with various stakeholders of the startup ecosystem including but not limited to incubators, accelerators, industry bodies, colleges/universities and VCs.
- Scale-up and manage investment team.
- Create visibility for the fund/bank in the startup funding space.
- Collaborate with internal departments of bank to serve the banking needs of investee companies and grow wallet share for the banks.

Job specific skills

Experience at senior level in advising or managing pools of capital or in fund or asset or wealth or portfolio management.

Name of Position	Analytics-Personal Loan

Role & Responsibilities

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of personal loan products.
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly.
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.
- Drive implementation of analytics solutions jointly with business owners

Job specific skills

Indepth of the Unsecured loan business, markets and models

Name of Position	Analytics-Auto Loan

Role & Responsibilities

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of auto loan products.
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly.
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.
- Drive implementation of analytics solutions jointly with business owners

Job specific skills

Indepth knowledge of the Auto loan business, models and key stake holders.

Name of Position	Analytics-Gold Loan

Role & Responsibilities

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of gold loan products.
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by

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mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly.
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.
- Drive implementation of analytics solutions jointly with business owners.

Job specific skills

Knowledge and experience in the Gold loan segment, process and digital journeys

Name of Position	**Analytics-Home Loan**

Role & Responsibilities

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of home loan products
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products
- Drive implementation of analytics solutions jointly with business owners.

Job specific skills

Indepth knowledge of the mortgage market, legal and compliance rules, business mdoels etc

Name of Position	**Creative Designer**

Role & Responsibilities

- Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design.
- Extensive use of Corel draw & Photoshop to create and generate new images.
- Review final layouts and suggest improvements as needed.
- Responsibility for hands on designing within social media sites such as facebook, twitter etc •
- Use great web etiquette to ensure the right message is delivered through the right channels
- Deliver real time designs relevant to social media spaces which dynamically engages the audience •
- Work closely with the offline marketing and online marketing team as well as the IT/web team to ensure coherent delivery of activities aligned to strategic objectives
- Knowledge of digital marketing tools and techniques.
- Experience in creation of animated banner / video banners.
- Proficient in Adobe Creative Suite and Corel Draw,Adobe InDesign, Adobe Photoshop and Adobe Illustrator.
- Proficient in Video Editing

Job specific skills

Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design

Name of Position	**Lead – Digital Payment Fraud Prevention**

Role & Responsibilities

- Knowledge of various digital products, process and technology
- Root cause analysis of frauds related to Digital Products.
- System Gap analysis
- Strengthening of Bank's EFRM rules.
- Lead a team of specialists to implement dynamic systems for fraud prevention.
- Reporting to various stakeholders

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Job specific skills

Knowledge of Payment security requirement and in depth understanding of emerging Fraud trend and Regulatory expectations

Name of Position	Lead – Kiosk Operations

Role & Responsibilities

- Lead a team to handle the operational activity of Physical Asset like ATM, Cash Recycler & SSPBP (Self Service Pass Book Printer) etc.
- Analysing market dynamic and device strategy to implement prevailing best industry practice.
- Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team.

Job specific skills

Knowledge of operations of digital channels like ATM, Cash recyclers and SSPBP, market trends and key players.

Name of Position	Specialist UI/UX – Customer journey

Role & Responsibilities

- UI/UX specialist will be responsible for enabling a differentiated user experience. He/she will own creation and design of customer's interface with digital lending products

Job specific skills

- Designing of customer journeys on the lending products.

Name of Position	UPI Merchant Product Manager

Role & Responsibilities

- Manage payments services that can be enabled through UPI for merchants, required to streamline back-end processes to bring efficiency.
- Continuously improve UPI product in terms of customer value & experience (UI/UX).
- Required to integrate seamless UPI payment flow on the Merchant website / Apps / 3rd Party Applications.
- Should involve in product maintenance activities to ensure minimum customer issues and also resolve issues within specified TAT's
- and liaise with stakeholders to ensure compliance to all guidelines.
- Responsible for VPA's creation on the Bank Channels as well as Third Party App, UPI Transactions where Merchant is acquired by the bank, Revenue earned through UPI
- Required to implement a thorough Customer Lifecyle Management Strategy to make a complete product suite for meeting customers collections and payments requirements.
- Coordinate with technology team of Merchants and Bank.

Job specific skills

Indepth knowledge of the UPI system, business potential and management

Name of Position	UI/UX Specialist-Digital journey

Role & Responsibilities

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- Deep understanding of web & mobile development concept.
- Hands-on experience in developing UI/UX apps, web pages through design software and wireframe tools.
- Understanding business requirements and create user flows, wireframes, prototypes ,mockups etc
- Identifying and troubleshooting UX problems
- Incorporating customer feedback, usage metrics, and usability findings/surveys into design for enhanced user experience
- Engaging and collaboration with various product and management teams

Job specific skills

UI/UX Specialist in designing Digital journey on mobile/tab

Name of Position	**Defence Banking Advisor (DBA)**

Role & Responsibilities

- Liaising with local Divisions/Regimental Centres/Units/Brigade Head Quarters etc. as well as local units of other Defence Forces/Paramilitary Forces/State Police for strengthening the relationship between Forces and Bank of Baroda at the Institutional level and also increasing the spread of Defence Banking business.
- Servicing of the relationship along with Zones/ Regional Teams.
- Arranging meetings with Commanding Officers/Formation Commanders of the above formations when senior functionaries of Bank of Baroda have to call on them.
- Facilitating account opening/ loan campaigns in cantonments and military stations including participation in rallies and advising Zones/ Regions for marketing activities and enhancing visibility of the Bank.
- Provide full support to Zones/ Regions to ensure that they tap maximum accounts of all new recruits in Regimental Centres including pension accounts and terminal benefits of pensioner.
- Arranging cross selling of asset relationship to defence segment customers for achievement of targets allocated to Zones/Regions.
- Identifying and obtaining permissions for setting up branches/ATMs/DBUs etc. for increasing visibility of the Bank in defence and police domain.
- Identifying opportunities for digitisation in Defence and necessary liaison at each level for canvassing institutional business of the Bank.
- Acting as one point of contact for the Army/Navy/Air Force/Paramilitary/State Police establishments for complaint redressal.
- Assisting Bank in placing advertisements in the Defence/CAPF/State Police in-house magazine as and when they are published.
- Coordinating with Chief Defence Banking Advisor at corporate level for marketing MSP/other institutional business and handling complaints.
- The role will require to travel as per area of responsibility.
- Any other roles & responsibilities assigned from time to time.

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ANNEXURE II

GUIDELINES FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & OTHER DOCUMENTS

The following documents are required to be uploaded by the candidate:

- Resume (PDF)
- DOB Proof: 10th marksheet/ certificate (PDF)
- Educational Certificates: Relevant Mark-Sheets/Certificate (PDF) (All Educational Certificates should be scanned in a single PDF file)
- Work experience certificates (PDF) if applicable (PDF)
- Caste/ Category Certificate (PDF) if applicable (PDF)
- PWD certificate, if applicable (PDF)

Before applying online, a candidate will be required to have scanned (digital) image of the above documents as per the specifications given below:-

- All Documents must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

GUIDELINES FOR SCANNING THE PHOTOGRAPH (4.5cmX3.5cm) & SIGNATURE:

Before applying online, a candidate will be required to have a scanned (digital) image of his/ her photograph and signature as per the specifications given below:-

(i) Photograph Image :-

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light coloured, preferably white background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable, religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of the file should be between 20kb – 50kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no of colours etc during the process of scanning.

(ii) Signature Imaging :-

- The applicant has to sign on white paper with Black Ink Pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Call letter and wherever necessary.
- If the applicant's signature on the answer script at the time of the examination does not match the signature on the Call letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of the file should be between 10kb – 20kb.
- Ensure that the size of the scanned image is not more than 20kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

(iii) Guidelines for scanning of photograph, signature & documents :-

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above).
4. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
5. Image dimensions can be checked by listing the folder/ files or moving the mouse over the file image icon.
6. Candidates using MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb and 20kb respectively by using MSPaint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50kb (photograph) & 20kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu.

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Similar options are available in other photo editor also.

7. If the file size and format are not as prescribed, an error message will be displayed.
8. While filling in the Online Application Form, the candidate will be provided with a link to upload his photograph and signature.

PROCEDURE FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & DOCUMENTS :-

(i) There will be separate links for uploading Photograph, Signature & Documents.
(ii) Click on the respective link 'Upload'.
(iii) Browse and select the location where the scanned photograph, signature or document files has been saved.
(iv) Select the file by clicking on it & click the 'Upload' button.
(v) Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed.
(vi) Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
(vii) After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.

Your Online Application will not be registered unless you upload your photograph, signature & documents as specified.

Note :-

1. *In case the face in the photograph or signature or documents is unclear, the candidate's application may be rejected.*
2. *After registering online, candidates are advised to take a printout of their system generated online application forms.*

In case, the photograph or signature or documents is/ are not prominently visible, the candidate may edit his/her application and re-load his/ her photograph or signature or documents, prior to submitting the form.

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ANNEXURES - FORMS

FORM OF CERTIFICATE TO BE PRODUCED BY A CANDIDATE BELONGING TO SCHEDULED CASTE OR SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM.

1.This is to certify that Sri / Smt / Kum*_____ son / daughter* of_____ of village / town* _____ in District / Division*_____of the State / Union Territory*_____belongs to the _____Caste/Tribe* which is recognized as a Scheduled Caste/ Scheduled Tribe* under :

* The Constitution (Scheduled Castes) Order, 1950 ;
* The Constitution (Scheduled Tribes) Order, 1950 ;
* The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
* The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.],:

* The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
* The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
* The Constitution (Pondicherry) Scheduled Castes Order 1964;
* The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
* The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
* The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
* The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
* The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
* The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
* The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
* The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
* The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
* The Constitution (ST) Orders (Second Amendment) Act,1991 ;
* The Constitution (ST) Orders (Amendment) Ordinance, 1996;
* The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
*The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
*The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
*The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

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 # 2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / Smt / Kumari* _____Father /Mother* of Sri / Smt / Kumari*_____-_____of village / town_____in District/Division*_____of the State/Union Territory*_____ who belong to the_____ Caste / Tribe* which is recognized as a Scheduled Caste/Scheduled Tribe* in the State/Union Territory* issued by the _____[Name of the authority] vide their order No. _____ dated _____.

3.Shri/Smt/Kumari*_____and/or* his/her* family ordinarily reside(s) in village/town*_____ of_____ District / Division* of the State / Union Territory* of _____

Signature _____

Designation _____

Place:
Date :

[With seal of Office]
State/Union Territory

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

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* Please delete the words which are not applicable.
# Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.

2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.

3. Revenue Officer not below the rank of Tehsildar.

4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

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FORM OF CERTIFICATE TO BE PRODUCED BY
OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT
TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Sri / Smt. / Kumari_____son/daughter of _____ of village/Town _____District/Division _____ in the State/ Union Territory_____ belongs to the _____community which is recognized as a backward class under the Government of India, Ministry of Social Justice and Empowerment's Resolution No. _____dated _____*. Shri/Smt./Kumari _____and/or his/her family ordinarily reside(s) in the _____District/Division of the _____State/Union Territory. This is also to certify that he/she does not belong to the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India, Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993 **.

Dated :

District Magistrate

Deputy Commissioner etc.

Seal

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* - the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

**- As amended from time to time.

Note:- The term "Ordinarily" used here will have the same meaning as in Section 20of the Representation of the People Act, 1950.

The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.

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FORM-I

Disability Certificate

(In cases of amputation or complete permanent paralysis of limbs and in cases of blindness)
(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____ Date of Birth (DD / MM / YY) ____ ____ ____ Age _____ years, male/female Registration No. _____ permanent resident of House No._____ Ward/Village/Street _____ Post Office _____District _____ State _____, whose photograph is affixed above, and am satisfied that :

(A) he/she is a case of :

- **Iocomotor disability**
- **Blindness**

(Please tick as applicable)

(B) The diagnosis in his/her case is _____

(A) He/She has _____% (in figure) _____ percent (in words) permanent physical impairment/blindness in relation to his/her _____ (part of body) as per guidelines (to be specified)

2. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM - II

Disability Certificate

(In case of multiple disabilities)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that we have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Sh

_____ Date of Birth (DD / MM / YY) ____ ____ __

Age _____ years, male/female _____ Registration No. _____ permanent resident

House No._____ Ward/Village/Street _____ Po

Office _____District _____ State _____, whose photograph is affix

above, and are satisfied that :

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluat as per guidelines (to be specified) for the disabilities ticked below, and shown against the relevant disability in t table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (to be specified), is as follows

In figures :- _____ percent

In words :- _____ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

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(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM - III

Disability Certificate

(In cases other than those mentioned in Form I and II)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No. : **Date :**

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____ Date of Birth (DD / MM / YY) ____ ____ ____ Age _____ years, male/female _____Registration No. _____ permanent resident of House No._____ Ward/Village/Street _____ Post Office _____District _____ State _____, whose photograph is affixed above, and am satisfied that he/she is a Case of _____ disability. His/her extent of percentage physical impairment/disability has been evaluated as per guidelines (to be specified) and is shown against the relevant disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

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- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)
(Name and Seal)

Countersigned

{Countersignature and seal of the CMO/Medical Superintendent/Head of Government Hospital, in case the certificate is issued by a medical authority who is not a government servant (with seal)}

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM OF CERTIFICATE TO BE PRODUCED BY CANDIDATE APPLYING UNDER ECONOMINCALLY WEAKER SECTION

Government of ……
(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No. _____ Date:_____

VALID FOR THE YEAR _____

This is to certify that Shri/Smt./Kumari _____ son/daughter/wife of _____permanent resident of _____, Village, Street _____Post Office _____ District in the State / Union Territory _____ Pin Code _____ whose photograph is attested below belongs to Economically Weaker Sections, since the gross income* of his/her 'family'** is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year _____. His/her family does not own or possess any of the following assets***:

I. 5 acres of agricultural land and above;
II. Residential flat of 1000 sq. ft. and above;
III. Residential plot of 100 sq. yards and above in notified municipalities;
IV. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. Shri/Smt./Kumari _____ belongs to the _____ caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List).

Signature with Seal of Office _____
Name_____
Designation_____

Recent Passport size attested photograph of the applicant

*Note1: Income covered from all sources i.e. salary, agriculture, business, profession, etc.
**Note 2: The term 'Family' for this purpose include the person, who seeks the benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years
***Note 3: The property held by a 'Family' in different locations or different places/cities have been clubbed while applying the land or property hold test to determine the EWS status