



**RECRUITMENT OF HUMAN RESOURCE ON FIXED TERM ENGAGEMENT ON CONTRACT BASIS FOR
RECEIVABLES MANAGEMENT DEPARTMENT IN BANK OF BARODA
*Join India's International Bank for a Challenging Assignment***

**Online Registration of Application starts from :
12.01.2022**

**Last date for Online Registration of Application & Payment of fees:
01.02.2022**

Bank of Baroda, One of the India's Largest Bank is looking for qualified and experienced professionals for various positions in Receivables Management Department of the Bank.

PLEASE NOTE THAT

- Candidates are advised to check Bank's website www.bankofbaroda.in/career.htm (Current Opportunities) regularly for details and updates. Call letters/advises, wherever required will be sent by e-mail only. All revisions/corrigendum (if any) will be hosted on the Bank's website only
- 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/advises etc.
- 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 for their reference.
- 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.
- Post qualification experience below 6 months in any organization would not be considered

DETAILS OF THE POSITION (As on 01.01.2022):

Sn	Position	Age (in Years)	Education Qualification	Work Experience
1	Head Strategy - Receivables Management, Retail, MSME, Agri Loans (1 Vacancy)	Min : 38 Max : 50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : Post Graduate Degree / Diploma in Management and Professional Certification in Project Management	Minimum of 12 Years' experience in a Bank/ NBFC with 10 years' experience in Collection profile. Preference would be given to candidates having experience in Receivable Management & Risk Management portfolios.
2	National Manager Telecalling (1 Vacancy)	Min : 34 Max : 50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	Minimum of 14 Years' experience in a Bank/ NBFC with 10 years' experience in Collection profile and have managed at least one large zone/ region for a minimum period of 5 years. Preference would be given to candidates having experience in tele-calling collection function (Any product) for a minimum period of 5 years
3	Head Project & Process - Receivable Management (1 Vacancy)	Min : 35 Max : 50	Desirable qualification : Post Graduate Degree / Diploma in any discipline	Minimum of 12 Years' experience in a Bank/ NBFC in Collection profile & management of various Receivables process, projects and system deployment. Preference would be given to candidates having experience in Central Support Function in Receivable Management
4	National Receivables Manager (3 Vacancy)	Min : 40 Max : 55	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	Minimum of 20 Years' experience in a Bank/ NBFC with 15 years' experience in Collection profile. Preference would be given to candidates having experience of handling Collection portfolio in Mortgage/ PL/ Auto/ Agri loan products
5	Zonal Receivables Manager (21 Vacancies)	Min : 35 Max : 55	Desirable qualification : Post Graduate Degree / Diploma in Management	Minimum of 15 Years' experience in a Bank/ NBFC with 12 years' experience in Collection profile and should have Managed atleast one region/ zone for a minimum of 2 years.
6	Vice President - Strategy Manager (3 Vacancies)	Min : 35 Max : 50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	Minimum of 15 Years' experience in a Bank/ NBFC. Preference would be given to candidates having experience in Receivable Management function in devising strategies for collections/ sales.
7	Dy. Vice President - Strategy Manager (3 Vacancies)	Min : 30 Max : 45	Desirable qualification : Post Graduate Degree / Diploma in any discipline	Minimum of 10 Years' experience in a Bank/ NBFC. Preference would be given to candidates having experience in Receivable Management function in devising strategies for collections/ sales.

8	Vendor Manager (3 Vacancies)	Min : 28 Max : 45	<p>A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE.</p> <p>Desirable qualification: Post Graduate Degree / Diploma in any discipline.</p>	Minimum of 8 Years' experience in a Bank/ NBFC.
9	Compliance Manager (1 Vacancy)	Min : 28 Max : 45		Preference would be given to candidates having experience of handling Collection portfolio.
10	Regional Receivables Manager (48 Vacancies)	Min : 30 Max : 50		Minimum of 8 Years' experience in a Bank/ NBFC.
11	MIS Manager (4 Vacancies)	Min : 25 Max : 40		Preference would be given to candidates having experience of handling Collection portfolio.
12	Complaint Manager (1 Vacancy)	Min : 25 Max : 40		Minimum of 10 Years' experience in a Bank/ NBFC with 5 years' experience in Collection profile and should have Managed atleast one large state/ territory for a minimum of 1 year.
13	Process Manager (4 Vacancies)	Min : 25 Max : 40		Preference would be given to candidates having experience of handling Collection portfolio in any of the Retail Asset products
14	Asst. Vice President - Strategy Manager (1 Vacancy)	Min : 25 Max : 35		Minimum of 5 Years' experience in a Bank/ NBFC in Collection profile.
15	Area Receivables Manager (50 Vacancies)	Min : 25 Max : 35		Preference would be given to candidates having experience in managing collection data base, system reports and automation of daily dashboards.

Roles & Responsibilities are appended as Annexure I

The tentative/likely place for posting for each of the positions is mentioned against the respective post. For the posts of Zonal Receivables Manager applications are invited for cities/locations as mentioned against the said post.

Sn	Position	Tentative/ Likely place of posting
1	Head Strategy – Receivables Management, Retail, MSME, Agri Loans (1 Vacancy)	Mumbai
2	National Manager Telecalling (1 Vacancy)	Mumbai
3	Head Project & Process – Receivable Management (1 Vacancy)	Mumbai
4	National Receivables Manager (3 Vacancy)	Mumbai/Vadodara
5	Zonal Receivables Manager (21 Vacancies)	Mumbai, Baroda, Delhi, Chennai, Bangalore, Kolkata, Ernakulam, Mangalore, Lucknow, Jaipur, Bhopal
6	Vice President - Strategy Manager (3 Vacancies)	Mumbai
7	Dy. Vice President - Strategy Manager (3 Vacancies)	Mumbai
8	Vendor Manager (3 Vacancies)	Mumbai
9	Compliance Manager (1 Vacancy)	Mumbai
10	Regional Receivables Manager (48 Vacancies)	Pan India
11	MIS Manager (4 Vacancies)	Mumbai/Vadodara
12	Complaint Manager (1 Vacancy)	Mumbai
13	Process Manager (4 Vacancies)	Mumbai
14	Asst. Vice President - Strategy Manager (1 Vacancy)	Mumbai
15	Area Receivables Manager (50 Vacancies)	Pan India

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.

RESERVATION IN POSTS:

Position	SC	ST	OBC	EWS	UR	Total	Out of Which Person With			
							OH	VI	HI	ID
For positions at Sn. 1 to 4 above	-	-	1	-	5	6	-	-	-	-
For positions at Sn. 5 & 6 above	3	1	6	2	12	24	-	-	-	-
For positions at Sn. 7 to 10 above	8	4	14	5	24	55	-	1	1	-
For positions at 11 to 15 above	8	4	16	5	27	60	-	1	1	-

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. Vacancies mentioned above includes backlog vacancies.

NOTE:

- Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application
- 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 (HI/VI) as applicable.
- 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.
- 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.
- The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available as detailed below:

Sn	Category	Age Relaxation (years)
1	Scheduled Caste/ Scheduled Tribe	5
2	Other Backward Classes (Non Creamy Layer)	3
3	Persons with Disability (PWD)	Gen/EWS - 10, OBC - 13, SC/ST - 15
4	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

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

A. REMUNERATION:

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.

B. NATURE OF EMPLOYMENT:

Contractual Engagement for a period of 5 years, with periodic performance review. The term of engagement may be extended at the option of the Bank.

C. 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 Banks 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. PI 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.

• **Methodology for Selection :**

Zonal Receivables Manager (21 Vacancies)	Applications are invited city/location wise. Hence, the shortlisting of applications, invitation for selection process, and preparation of merit list shall be location wise for these positions.
Other positions	All India basis

D. 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:

- 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 -> Recruitment for various positions in Receivables Management on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking etc.
- 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.
- 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.
- 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.
- An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
- Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation Certificate, Other Certifications, Experience Letter, Document showing Break up of CTC, Latest Salary Slip (e.g. Oct/Nov/Dec-2021), etc. at the time of submitting the online application form
- 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
- 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.

b) PAYMENT OF FEES:

- 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.
- Fee payment will have to be made online through payment gateway available thereat.
- 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.
- 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.
- 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.
- If the online transaction is not successfully completed, please register again and make payment online.
- There is also a provision to reprint the application form containing fee details, at later stage.

c) GENERAL INFORMATION:

- The selected candidate will be required to sign an employment contract.
- Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date (01.01.2022) and also ensure that the particulars furnished by him/her are correct in all respects.
- 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.
- 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 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.

E. 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 → Recruitment for various positions in Receivables Management** . 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, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

**Mumbai
12.01.2022**

Chief General Manager (HRM)

Roles and responsibilities
1. Head Strategy – Receivables Management, Retail, MSME, Agri Loans

- Develop strategies to enhance performance for BOB Portfolio.
- Making strategies to ensure adequate feet on street availability area wise / bucket wise / segment wise.
- Manage and put mechanism for legal / policy issues if any.
- Making strategies to enhance the productivity for retail lending products & markets.
- Develop KPIs, benchmarks and align incentive plans to organizational goals
- Evaluate existing Collections technology and design optimization and/or new technology roadmap
- Lead development, testing and rollout of Collections early stage and late stage segmentation strategies including review and design of outsourcing strategies.
- Support business development and due diligence efforts as needed. Lead and drive Collections strategy development for new partnerships, new products and system conversions.
- Lead development, testing and rollout of pre-delinquent strategies.
- Optimize strategies across multiple contact strategies including digital, phone and mail channels.
- Design and execute strategy for complex, regulatory sensitive loss mitigation treatment programs (e.g., re-age, forbearance, settlements, and deferrals).
- Actively manage and monitor a portfolio of net charge-off (NCO) reduction initiatives, including closely tracking performance and providing regular updates to senior management and to other stakeholders.
- Review delinquent/charge-off accounts and provide feedback to credit risk and operations on trends seen and gaps in acquisition strategies.
- Ensure robust governance, processes and controls are in place and team is “audit ready”.
- Actively participate in industry groups and roundtables and complete regular benchmarking. Stay abreast of the regulatory environment and industry trends to identify emerging opportunities and risks.
- Provide reporting and facilitate strategic planning sessions to improve process flow, cycle time, customer service and operational results.
- Maintain a thorough knowledge and understanding of company policies and procedures, as well as, state and federal laws. Working closely with peers to establish and coordinate interdepartmental policies and procedures.
- Strategy for Audit & Compliance
- Drive and lead P&L measurement, P&L control, and improvement projects.
- Direct collection planning efforts across all lines of business and functional areas
- Lead in the creation of frameworks and analysis to support strategic decisions
- Train and impart functional training skills.
- To support & implement all process and closely monitor the implementation.
- Monitoring Goals/Targets.
- To ensure all Audit compliances are met and timely feedback is given to concern team.
- Making strategies to control GCL portfolio in terms of bucket flows for BOB.
- Managing how to reduce cost in collections and increasing productivity.
- Market intelligence gathering and competitor benchmarking of best practices.
- Work closely with cross functional team to implement strategic changes. Develop monitoring tools to assist teams in managing new processes, workflows, and procedures.
- Utilize statistical tools to organize complex data and use statistical/modelling techniques for coming up with creative solutions to business problems.
- Provide insight and expertise to Field Team and work closely with them to ensure workflows to maximize productivity and efficiency.
- Review and analyse delinquency trending. Provide operational insight to changing environments, process flow/work flow and other impacts to portfolio performance.
- Review proposed changes to operational functions recommending appropriate solutions. Provide detailed analysis of proposed changes and develop business case for recommended changes.

2. National Manager Telecalling

Risk and Portfolio Management	To Monitor and achieve risk targets and Benchmark.
	Continuous monitoring on goals/Target and ensure to be able to do work within specified Turnaround Time (TAT).
	To Manage costs and ensure minimal expenses.
People Management	Displays sound professional behaviour and integrity in dealing with people both within and outside.
	Sets positive example and provides clear, specific performance feedback by effectively coaching and mentoring staff.
	Guides staff members through new tasks and activities. Ability to understand requirements of the field team in terms of MIS, loan related support, like coordinating with COPS/ OPs team for faster delivery of requirements.
	Ability to work within TAT and patience is a must. Proactively supporting collections field staff and meeting their requirements.
	Train and impart functional training skill to team.

	Focus on performance objectives and give periodic performance feedback.
	Need to focus on counselling the team and keeping them motivated. Run campaigns as and when needed.
Process Management , RIC and Audit	Ensure strict adherence to laid down collection processes.
	Team handling- Set up of team management, motivating team to meet the targets, planning and proper utilization of the plans which are set up to achieve the goals.
	To support & implement all process and closely monitor the implementation, forecasting approach in terms of management.
	Quality and performance management
	Allocation strategy to meet the end results.
	Quality check of calls, customer calling etc
	To ensure all Audit compliances are met and timely feedback is given to concern team. Retention of call recordings.
Recruitment , Training and Development of team (On rolls, off rolls and outsourced)	Recruitment of staff with domain expertise.
	Training and development with support from HR Training.
	Ensure adherences to Bank's code of conduct and collection code of conduct. Recruitment of outsourced agencies also their training, giving timely feedback on their performances. Ensure all code of conduct is being followed by all agencies and outsourced agencies as well.
Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk.
	To give and seek timely feedback affecting the business profitability. Ensure there is healthy communication between sales, credit and other function of the Bank.

3. Head Project & Process-Receiveables Management

Risk and Control Management	To ensure process are aligned with bank objective.
	Risk and Controls are well understood and process re-alignment is done accordingly.
	To manage cost and bring in changes in current process
	Optimize the process with a view of improvement in TAT
	To evaluate process on regular basis and change for better controls and further process improvement.
	To ensure all Audit compliances are met and timely feedback is given to team.
	Weed out non-compliance from the system.
	Process to ensure frauds are controlled.
	Work in close coordination with strategy head to meet organizational objectives.
	Create comprehensive project document with phase wise date of completion
	To raise BRD with IT team and finalize on FSD
	Perform risk management to minimize potential loss
	To ensure projects are initiated as per banks objective and prioritize the same.
	To ensure projects are planned and completed within the time frame as decided between the business and IT.
	To ensure project execution is as per the plan
Projects monitoring and ensuring same are closed within the TAT	

Process and Project Management	Assist in defining project scope and objective involving all relevant stake holders and technical feasibility
	Create project flow chart, maps and document the same.
	Knowledge of UAT testing for projects which are under development
	Projects to be implemented for ease of access, enhance productivity, monitoring and increase efficiency of the field team
	Ensure strict adherence to laid down receivable management processes.
	To support implement all process and closely monitor the implementation.
	Process should help to enhance productivity, efficiency of the field team
Co-ordinate between internal resource and third party vendors for flawless execution of projects	
Recruitment, Training and Development of team (On rolls, off rolls and outsourced)	Recruitment of staff with domain expertise. Training and development, ensure adherences to Bank objective and receivable management code of conduct. Providing timely feedback on their performances. Ensure all activities are managed as per the expected.
Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on change in process/project related to Risk. To give and seek timely feedback affecting the business. Ensure there is healthy communication between various functions of the bank. Process/Projects to be implemented which should minimise the risk and improve in TAT.

4. **National Receivables Manager**

Risk and Portfolio Management	To Monitor and achieve risk targets and Benchmark.
	To manage loss and provisioning budgets
	To Manage costs.
	Monitoring Goals/Targets.
	To ensure all assigned tasks are performed/completed within specified TAT
	Effectively managing delinquent and NPA accounts.
People Management	Develop comprehensive leadership skill and propel to collections team.
	Train and impart functional training skills.
	Focus on performance objectives and give periodic performance feedback.
	Displays sound professional behaviour & integrity in dealing with people both within and outside.
	Sets positive example and provides clear, specific performance feedback by effectively coaching and mentoring staff.
	Guides staff members through new tasks and activities.
	Strategic planning to drive the portfolio.
	Ability to understand requirements of the field team in terms of MIS, Collection related support, coordinating with central team for faster delivery of requirements.
	Ability to work within TAT and patience is a must. Proactively supporting collections field staff and meeting their requirements.
To have review meets with ZRM's to understand the current status of monthly given targets.	
Process	Ensure strict adherence to laid down collection processes.

Management, and Audit	RIC	To support & implement all process and closely monitor the implementation.
		To ensure all Audit compliances are met and timely feedback is given to concern team.
		To plan costs specific DRA training modules through IBFC's, obtaining/arrangement approval , designing pay-outs as per requirements and product knowledge, budget planning (quarterly/yearly)etc
		To set monthly targets to achieve desired results by planning proper schemes, incentives to team.
		Coordinating with Sales, Business, and Credit Heads for better resolution and recovery planning.
		Agency, client visits at a fixed time intervals monthly/quarterly.
		To identify and highlight fraud cases if arises to FCU/Concern higher authority to take correct and right action against the same. Overall legal control, control over frauds and misleading events
		Portfolio management-minimize flow, maximum recoveries (streamline process of collections).Drive product specific target.
		Team building- Setting upper level, middle level strategies.
		Customer support, CIBIL process-Cross check the customer delinquency string thru CIBIL system, Help in Customer tracking, performance management, agency management
		Compliance - Hygiene calling, telecalling ,Repo sale process, NOC Issuance, Settlement process
		MIS-Going through all MIS's shared from ZRM's, concern team members to understand trends, monitor growth of the process etc.
Recruitment , Training and Development of team (On rolls, off rolls and outsourced)		Recruitment of staff with domain expertise.
		Training and development with support from HR Training.
		Ensure adherences to Bank's code of conduct and collection code of conduct. Recruitment of outsourced agencies also their training, giving timely feedback on their performances. Ensure all code of conduct is being followed by all agencies and outsourced agencies as well.
Cross Functional Relationship		To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk.
		To give and seek timely feedback affecting the business profitability.
		Ensure there is healthy communication between sales, credit and other function of the Bank.

5. **Strategy Manager – 3 positions**

Risk and Portfolio Management		To Monitor and assess risk/ profiling of risk parameters and devising solutions.
		To manage and ensure NCL within budgeted numbers is the key.
People Management		Leadership and convincing traits needed.
		Focus on performance deliverables and give periodic performance feedback of all teams all across.
Process Management in Strategic planning		Ensure strict implementation of laid down collection processes, while strategizing.
		To ensure 100% compliances on all processes
		Supporting the development of long-term organizational strategy.
		Conducting research and analyses of operational effectiveness, processes, stakeholders, etc.
		Aligning departmental goals, processes and resource allocation with the organizational strategy.

	Assessing market trends and competitors.
	Identifying threats and opportunities.
	Presenting findings, projections and recommended actions.'
	Planning, implementing and managing proposed recommendations and projects.
Cross Functional Relationship	Ultimate objective is to improve collections efficiency across segments, products, geographies, buckets so that bank can increase appetite on taking risks in market place on credit side.

6. Vendor Manager

Risk and Portfolio Management	To Monitor and adhere process risk and compliance
	Manage vendors on all parameters.
People Management	Complete vendor/Agency coordination management including DRA ID card process management
Process Management , RIC and Audit	Ensure strict implementation of laid down collection processes
	To ensure 100% compliances on all processes
	Developing and sustaining long-standing relationships with company-approved vendors.
	Meeting with suitable vendors to assess their products, inquire about their services, negotiate pricing, and communicate any product or service-related concerns.
	Conducting research on available vendors to determine which vendors offer the best pricing and product quality.
	Continually monitoring sales trends to determine which products are more popular than others.
	Conducting interviews with new vendors and informing approved vendors of their responsibilities and obligations.
	Establishing standards by which to assess the performance of approved vendors.
	Evaluating current vendor management programs and identifying ways to improve them
Maintaining and updating all vendor documentation, Ensuring all vendor activities adhere to our company policies	
Cross Functional Relationship	to support line teams, hand hold vendors, train them on products / tech/ services etc.

7. Compliance Manager

Risk and Portfolio Management	To Monitor and adhere risk target and benchmark
	To manage and ensure NCL within budgeted numbers. To manage of strategic relationship.
People Management	Develop good leadership skill and propel the collection team
	Train and impart functional training skill
	Focus on performance deliverables and give periodic performance feedback.
Process Management , RIC and Audit	Ensure strict implementation of laid down collection processes
	To ensure 100% compliances on all processes
	Develop and oversee control systems to prevent or deal with violations of legal guidelines and internal policies
	Evaluate the efficiency of controls and improve them continuously

	Revise procedures, reports etc. periodically to identify hidden risks or non-conformity issues
	Draft, modify and implement company policies
	Collaborate with corporate counsels and HR departments to monitor enforcement of standards and regulations
	Assess the business's future ventures to identify possible compliance risks
	Review the work of colleagues when necessary to identify compliance issues and provide advice or training
	Keep abreast of regulatory developments within or outside of the company as well as evolving best practices in compliance control
	Prepare reports for senior management and external regulatory bodies as appropriate
	To ensure all RIC and Audit reports are satisfactorily reverted back with timely responses. Their suggestion are taken up for further improvement in process control.
Cross Functional Relationship	To maintain appropriate controls on regulatory guidelines from time to time.

8. **MIS Manager**

Risk and Portfolio Management	To ensure dashboards are published within the time frame, maintaining data base for any future reference with accuracy
People Management	Rapport with all stake holders.
	Ability to manage teams
Process Management , RIC and Audit	Ensure strict implementation of laid down collection processes
	To ensure 100% compliances on all processes
	Day-to-day administration of daily dashboards,, new requirements etc.
	Daily provision of advice and guidance to colleagues (including Senior Management Team) on any data requirement
Recruitment , Training and Development of team (On rolls, off rolls and outsourced)	Capacity planning ability, manage digital vendors for info outward and inward.
Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk. To give and seek timely feedback affecting the business profitability. Ensure there is healthy communication between sales, credit and other functions.

9. **Complaint Manager**

Risk and Portfolio Management	To ensure timely closure of complaints with customer satisfaction. Ensure to close the complaints within the TAT.
People Management	Develop good leadership skill and propel the collection team
	Continual provision of advice, guidance and support to Priory Service Managers across all Divisions together
	Regular provision of complaint related information and data for Divisional and Board reporting purposes.

Process Management , RIC and Audit	Ensure strict implementation of laid down collection processes
	To ensure 100% compliances on all processes
	Day-to-day administration of any new complaints received centrally (via post, email, head office, telephone calls or from external bodies e.g. solicitors, regulatory bodies etc.) and assigning for investigation to the relevant service manager.
	Monitoring and accurately recording of all complaints received, ensuring that investigation/response deadlines are adhered to; requesting regular updates from management together with a copy of the complaint response for file and case closure.
	Daily provision of advice and guidance to colleagues (including Senior Management Team) on the handling of often complex and detailed complaints; including reviewing/formatting of draft responses prior to issue by site.
	Provision of ad hoc data and information to the Senior Management Team and Priory Board, when required
	Co-ordinate internal complaint investigations to ensure completion in a timely manner.
	Receive, document and respond to complaints according to regulatory requirements and policies
	Create and issue routine site reports on the status of complaints
	To ensure all RIC and Audit reports are satisfactorily reverted back with timely responses. Their suggestion are taken up for further improvement in process control.
Cross Functional Relationship	Timely feedback on products/ services to stake holders.

10. **Process Manager**

Risk and Portfolio Management	To Monitor and adhere to the set collection process guidelines and audit the function within the same.
	To effectively co-ordinate with Internal audit team for satisfactory audit reports.
People Management	Develop good leadership skill to convince people on following processes and logic thereof.
	Focus on performance deliverables and give periodic performance feedback.
Process Management , RIC and Audit	Ensure strict implementation of laid down collection processes
	To ensure 100% compliances on all processes
	Perform and control the full audit cycle, including risk management and control management over operations effectiveness, financial reliability, and compliance with all applicable directives and regulations
	Handle SOC audit from Operations and resolve their queries
	Determine audit scope and develop annual plans, Prepare and present reports that reflect audit s results and document process
	Obtain, analyse and evaluate documentation, previous reports, data, flowcharts etc, Prepare and present dashboard to Team leaders and managers on all operations work
	Identify loopholes and recommend risk aversion measures, Maintain open communication with management
	Ability to manipulate large amounts of data and to compile detailed reports
To ensure all RIC and Audit reports are satisfactorily reverted back with timely responses. Their suggestion are taken up for further improvement in process control.	

Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk. To give and seek timely feedback affecting the business profitability. Ensure there is healthy communication between sales, credit and other functions of Receivables mgt.
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11. Zonal Receivables Manager

Risk and Portfolio Management	To Monitor and achieve risk targets and Benchmark.
	To manage loss and provisioning budgets
	To maintain collection tracker zone wise.
	Monitoring Goals/Targets.
	To ensure all assigned tasks are performed/completed within specified Time Period.
	Effectively managing delinquent and NPA accounts.
People Management	Develop comprehensive leadership skill and propel to collections team.
	Train and impart functional training skill
	Focus on performance objectives and give periodic performance feedback.
	Displays sound professional behaviour and integrity in dealing with people both within and outside.
	Sets positive example and provides clear, specific performance feedback by effectively coaching and mentoring staff.
	Guides staff members through new tasks and activities.
	Ability to understand requirements of the field team in terms of MIS, Collection related support, like coordinating with central team for faster delivery of requirements.
	Ability to work within TAT and patience is a must. Proactively supporting collections field staff and meeting their requirements.
	To have review meets with NRM/ARM's to understand the current status of monthly given targets set by the management.
Process Management, RIC and Audit	Ensure strict adherence to laid down collection processes.
	To support implement all process and closely monitor the implementation.
	To ensure all Audit compliances are met and timely feedback is given to concern team.
	To plan costs specific DRA training modules through IBFC's, obtaining/arrangement approval , designing pay-outs as per requirements and product knowledge, budget planning (quarterly/yearly)etc
	To set monthly targets to achieve desired results by planning proper schemes, incentives to team.
	Coordinating with Sales, Business, and Credit Heads for better resolution and recovery planning.
	Agency, client visits at a fixed time intervals monthly/quarterly.
	To identify and highlight fraud cases if arises to FCU/Concern higher authority to take correct and right action against the same.
	Portfolio management-minimize flow, maximum recoveries (streamline process of collections).Drive product specific target.
	Team building- Setting middle level strategies
	Customer support, CIBIL Clearing, performance management, agency management.
	Compliance - Hygiene calling, telecalling ,Repo sale process, NOC Issuance, Settlement process etc

	MIS- Publishing MIS to higher management for sale of asset payment collected before approval to make sure cases are highlighted to senior level/supervisor for taking corrective actions. Circulating system generated tracker/MIS based on Settlement details, Bucket wise fee due V/s Collected to cost, Contact ability MIS to understand the trends on daily/alternate basis.
	E-Auction bills-As per the grid, the pay-outs are calculated & the claims are been processed for E-auction bills.
	Repo-kit issuance- Automate the process of Repossessions Kits and online tracking of the same.
Recruitment, Training and Development of team (On rolls, off rolls and outsourced)	Recruitment of staff with domain expertise.
	Training and development with support from HR Training.
	Ensure adherences to Bank's code of conduct and collection code of conduct. Recruitment of outsourced agencies also their training, giving timely feedback on their performances. Ensure all code of conduct is being followed by all agencies and outsourced agencies as well.
Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk.

12. Regional Receivables Manager

Risk and Portfolio Management	To Monitor and achieve risk targets and Benchmark.
	To manage loss and provisioning budgets
	To Manage costs.
People Management	Develop comprehensive leadership skill and propel to collections team.
	Train and impart functional training skill
	Focus on performance objectives and give periodic performance feedback.
	Need to focus on counselling the team and keeping them motivated
Process Management , RIC and Audit	Ensure strict adherence to laid down collection processes.
	To support implement all process and closely monitor the implementation.
	To ensure all Audit compliances are met and timely feedback is given to concern team.
	Weed out non-compliance from the system.
Recruitment, Training and Development of team (On rolls, off rolls and outsourced)	Retention and motivating team to get desired results. Training on products/ technology for better efficiencies. Adherences to Bank's code of conduct and collection code of conduct.
	Recruitment of outsourced agencies also their training, giving timely feedback on their performances. Ensure all code of conduct is being followed by all agencies and outsourced agencies as well.
Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk.
	To give and seek timely feedback of products, services sold in market.
	Ensure there is healthy communication between sales, credit and other functions of the Bank.

13. Area Receivables Manager

Risk and Portfolio Management	Optimum collection efficiency with minimal costs. Take support from strategy and telecalling support functions in the vertical.
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	To manage and ensure NCL within budgeted numbers. To manage of strategic relationship.
People Management	Develop good leadership skill and propell the collection team
	Train and impart functional training skill
	Focus on performance deliverables and give periodic performance feedback.
Process Management, RIC and Audit	Ensure strict implementation of laid down collection processes
	To ensure 100% compliances on all processes
	To ensure all RIC and Audit reports are satisfactorily reverted back with timely responses. Their suggestion are taken up for further improvement in process control.
	To Ensure all queries/issues/complaints to be resolved and to be taken care within the TAT.
Recruitment, Training and Development of team (On rolls, off rolls and outsourced)	To make sure all payments claimed by agencies, clients, vendors to be submitted and paid within time/fixed TAT.
	Retention and motivating team to get desired results. Training on products/ technology for better efficiencies. Adherences to Bank's code of conduct and collection code of conduct.
	Recruitment of outsourced agencies also their training, giving timely feedback on their performances. Ensure all code of conduct is being followed by all agencies and outsourced agencies as well.
Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk.
	To give and seek timely feedback of products, services sold in market.
	Ensure there is healthy communication between sales, credit and other functions of the Bank.

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 – 200kb.
- Ensure that the size of the scanned image is not more than 200kb. If the size of the file is more than 200kb, 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 – 200kb.
- Ensure that the size of the scanned image is not more than 200kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

(iii) Scanning the photograph & signature :-

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. File size as specified above
4. 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).
5. 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.

Candidates using MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 200kb 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 200kb (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.

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

(iv) Procedure for uploading the Photograph and Signature :-

- (i) There will be two separate links for uploading Photograph and Signature.
- (ii) Click on the respective link 'Upload Photograph/ Signature".
- (iii) Browse and select the location where the scanned photograph/ signature file has been saved.
- (iv) Select the file by clicking on it.
- (v) Click the upload button.

(v) For Upload of Documents:

- The documents are to be scanned in pdf format
- Click on the respective link 'Choose file".
- Browse and select the location where the scanned document/file has been saved.
- Select the file by clicking on it.
- Click the upload button.

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

Note :-

1. In case the face in the photograph or signature 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.
3. In case, the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.

NOTE: INSTRUCTIONS FOR UPLOADING OTHER DOCUMENTS AS AND WHEN REQUIRED BY THE BANK IN SUPPORT OF ELIGIBILITY SHALL BE DISPLAYED ON THE RESPECTIVE WEBPAGE