

RECRUITMENT OF SPECIALIST OFFICERS IN BANK OF BARODA
Join India's International Bank for a Challenging and Progressive Career.

Online registration of Application & Payment of Fees	Start date : 04.03.2022	Last date : 24.03.2022
Bank of Baroda, one of the largest Bank in India, is looking for qualified & experienced specialist officers for Fraud Risk Management, MSME & Corporate Credit Departments		

PLEASE NOTE THAT

1	Candidates are advised to check Bank's website www.bankofbaroda.in/careers.htm (Current Opportunities) regularly for details and updates. Call letters/advises, where required will be sent by e-mail only. All revisions/corrigendum(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/advises etc.
3	The process of Registration of application is complete when fee is deposited with the Bank through On-line mode on or before the last date for fee payment.
4	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Admission to on-line test, if any or subsequent selection processes, will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for further selection process, if called.
5	Post qualification experience below 6 months in any organization would not be considered (wherever applicable)
6	Only Candidates willing to serve anywhere in India, should apply

Details of Positions & Eligibility Criteria (as on 01.02.2022):

SL	Post	Grade/Scale	Vacancies	Age	EDUCATION	POST QUALIFICATION EXPERIENCE
1	Manager - Digital Fraud (Fraud Risk Management)	MMG/S-II	15	Minimum - 24 Years & Maximum - 34 Years	B.E./ B. Tech in Computer Science/ IT/ Data Science or Graduation in Computer Science/ IT i.e. B.Sc/ BCA/ MCA	Min. 3 years' post qualification experience of working in IT / Digital area in Banking sector. Experience in Fraud Risk Management and it's related field will be preferred
2	Credit Officer (MSME Department)	SMG/S-IV	15	Minimum - 28 Years & Maximum - 40 Years	Mandatory - Graduate in any discipline Preferred - Post-Graduation Degree/Diploma in Management with Specialization in Finance / Banking/ Forex / Credit OR CA / CMA / CFA	<ul style="list-style-type: none"> Minimum 8 years of experience of Credit appraisal, preferably in MSME Banking with any Bank/ NBFC/Financial Institutions in India. (However, for candidates having CA/CMA/CFA qualification minimum experience required is 7 years. Further their experience of up to 2 years, with a registered CA firm can be included for the purpose of work experience) <p align="center">OR</p> <ul style="list-style-type: none"> Minimum 7 years of experience as Analysts in RBI approved Rating Agencies.
3		MMG/S-III	25	Minimum - 25 Years & Maximum - 37 Years		<ul style="list-style-type: none"> Minimum 5 years of experience of Credit appraisal, preferably in MSME Banking with any Bank/ NBFC/Financial Institutions in India. (For candidates having CA/CMA/CFA qualification, their experience of up to 1 year, with a registered CA firm can be included for the purpose of work experience) <p align="center">OR</p> <ul style="list-style-type: none"> Minimum 5 years of experience as Analysts in RBI approved Rating Agencies.
4	Credit - Export / Import Business (MSME Department)	SMG/S-IV	8	Minimum - 28 Years & Maximum - 40 Years	Mandatory - Graduate in any discipline Preferred - Post-Graduation Degree/Diploma in Management with Specialization in Finance / Banking/ Forex / Credit OR CA / CMA / CFA	<ul style="list-style-type: none"> Minimum 8 years of experience in Export / Import Credit Appraisal with any Bank/ NBFC/Financial Institutions in India (Experience of handling Export Import Business in reputed company/ financial arms/major Export house up to 2 years can be included for the purpose of work experience) <p>(However, for candidates having CA/CMA/CFA qualification minimum experience required is 7 years. Further their experience of up to 2 years, with a registered CA firm can be included for the purpose of work experience)</p>

5		MMG/S-III	12	Minimum – 25 Years & Maximum – 37 Years		Minimum 5 years of experience in Export / Import Credit Appraisal with any Bank/ NBFC/Financial Institutions in India (Experience of handling Export Import Business in reputed company/ financial arms/major Export house up to 2 years can be included for the purpose of work experience) (For candidates having CA/CMA/CFA qualification, their experience of up to 1 year, with a registered CA firm can be included for the purpose of work experience)
6	Forex - Acquisition & Relationship Manager	MMG/S-III	15	Minimum – 26 Years & Maximum – 40 Years	Graduation (in any discipline) and Post Graduate Degree / Diploma with Specialization in Marketing / Sales	Min. 5 Years of Work Experience in Public/ Private / Foreign Banks with 4 Years Exposure in Sales / Relationship Management in Forex.
7	(Corporate Credit Department)	MMG/S-II	15	Minimum – 24 Years & Maximum – 35 Years		Min. 3 Years of Work Experience in Public/ Private / Foreign Banks with 2 Years Exposure in Sales / Relationship Management in Forex.

Roles and Responsibilities & Job specific skills for the above posts are mentioned in the **Annexure I** attached herewith.

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.

RESERVATION POINTS:-

POST/S	SC	ST	OBC	EWS	UR	TOTAL	OUT OF WHICH PWD			
							OC	VI	HI	ID
SMG/S-IV	3	1	5	1	13	23	-	-	-	-
MMG/S-III	6	2	12	4	28	52	1	1	-	-
MMG/S-II	4	2	6	2	16	30	-	1	-	-

Abbreviations stand for: SMG/S IV-Senior Management Grade/ Scale IV, MMG/S III-Middle Management Grade/ Scale III, MMG/S II-Middle Management Grade/ Scale II, SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes (Non Creamy Layer), UR- Unreserved, EWS-Economically Weaker Sections; PWD – Persons with Disability, OC – Orthopedically Challenged, VI – Visually Impaired, HI – Hearing Impaired, ID – Intellectually Disabled

SCALE OF PAY (as amended from time to time)

MMGS II : Rs. 48170 x 1740 (1) – 49910 x 1990 (10) – 69180
MMGS III : Rs. 63840 x 1990 (5) – 73790 x 2220 (2) – 78230
SMG/S-IV : Rs. 76010 x 2220 (4) – 84890 x 2500 (2) – 89890

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. 1.57 lacs /-, Rs. 1.88 lacs and Rs. 2.25 lacs per month (as amended from time to time), respectively in Mumbai. Allowances may vary depending upon the place of posting.

LOCATION OF POSTING:

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.

NOTE:

- 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.
- Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available as detailed under Para 1.2 below.
- The number of vacancies including reserved vacancies mentioned above are provisional and can vary according to the actual requirement of the Bank
- Reservation for PWD is horizontal and within the overall vacancies for the post.

1.0. 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:**
- 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.
 - 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.
 - 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%.
 - Candidates can apply for only one position under this project.**

1.1. Nationality / Citizenship: (as on 01.02.2022)

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.

1.2. Relaxation of Upper Age Limit:

Sl No	Category	Age Relaxation (years)
1.	Scheduled Caste/ Scheduled Tribe	5
2.	Other Backward Classes (Non Creamy Layer)	3
3.	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
4.	Persons with Disability (PWD) (VI/OC applicable for MMG/S-III) (VI applicable for MMG/S-II)	Gen/EWS - 10, OBC - 13, SC/ST - 15

NOTE:

- The maximum age limit specified, as on 01.02.2022, is applicable to General Category candidates.
- 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
Those ex-servicemen who have already secured regular employment under the Central Govt. in civil post would be permitted the benefit of **age relaxation** as admissible for ex-servicemen for securing another employment in any higher post or service under the Central Govt. irrespective of any Group/post. However, such candidates will not be eligible for the benefit of reservation, if any, for ex-servicemen in Central Government.
- There is no reservation for Ex-Servicemen in Officers' Cadre.**

1.3. Reservation for Persons with Benchmark Disabilities:

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The reserved categories of disabilities mentioned under this Act are namely:

- Blindness and low vision;**
- deaf and hard of hearing;**
- locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;**
- autism, intellectual disability, specific learning disability and mental illness;**
- multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disabilities.**

Note: Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016".

The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016" and as per the vacancies advertised.

i) Guidelines for Persons With Benchmark Disabilities using the services of a Scribe

- 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. In all such cases where a scribe is used, the following rules will apply:
- 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.

ii) **Guidelines for candidates with locomotor 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).

iii) **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.

2.0. 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.

3.0. 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 Rs.1.5 Lacs'

4.0. SELECTION PROCEDURE

The selection process may comprise online test (for positions at Sr. No. 1, 6 & 7 for Fraud Risk Management & Corporate Credit), , 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.**

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 different positions / scales.

4.1. 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 Category and 35% for Reserved Category.** 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 will be advised/notified in due course. Other detailed information, if any, regarding the examination will be given in an information handout, which will be made available for the candidates to download along with the call letters from the Bank's official website.

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

- 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.
- Candidates are required to obtain a **minimum/cut-off score in each test /section** and also a **minimum/cut-off 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.
- 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 or as & when called for by the Bank, 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.

4.2.1. List of Documents to be produced at the time *While appearing for GD/PI or as & when called for by the Bank :*

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 in **Point 8 below**
- v. Individual Semester/Year wise Marksheets & 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)**
- 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 alongwith 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 **24.03.2023**.
- x. 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.
- xi. Persons falling in categories (ii), (iii), (iv) and (v) of Point 1.1 should produce a certificate of eligibility issued by the Govt. Of India.
- xii. Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter (wherever applicable), etc.
- xiii. 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):

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.

4.3 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
Bangalore
Bareilly
Baroda
Bhopal
Bhubhaneshwar
Chandigarh
Chennai
Delhi
Dehradun
Panaji, Goa

Guwahati
Hyderabad
Jaipur
Jalandhar
Ernakulam
Kolkata
Lucknow
Mumbai
Nagpur
Patna
Pune
Raipur
Vishakhapatnam
Shimla
Jammu

- 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.

5. APPLICATION FEE AND INTIMATION CHARGE (Non-refundable)

Category of Applicant	Amount of Fees/ Intimation Charges (Non-refundable)
SC/ ST/ Persons with Disability (PWD)/Women	Rs.100/- plus applicable taxes & payment gateway charges
GEN/ OBC /EWS	Rs.600/- plus applicable taxes & payment gateway charges

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.

5.1. Mode of Payment:

- i. Candidates have to make the payment of requisite fee/ intimation charges through ONLINE mode only.
- ii. Candidates have the option of remitting fees via **ONLINE MODE** only, where the application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- iii. The payment can be made using only Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.
- iv. **On successful completion of the transaction, an e-receipt would be generated.**
- v. **Candidates are required to take a print of the e-receipt and online application. Online payment receipt will have to be produced, at the time of online test or interview, as the case may be.**
- vi. If the online transaction has not been successfully completed then the following message is displayed 'Your online transaction was unsuccessful. Please register again.' Candidates may then revisit the 'Apply Online' link and fill in their application details again.
- vii. **Without call letter and online payment receipt, the candidates will not be allowed to appear for Online Test/Interview/Selection Process**

NOTE:

- o After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button in order to avoid double charges.
- o For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- o To ensure the security of your data, please close the browser window once your transaction is completed.
- o **Application once made will not be allowed to be withdrawn and fees once paid will NOT be refunded on any account nor can it be held in reserve for any other recruitment or selection process.**

6. 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 No.** It should be kept active till completion of this recruitment project. Bank may send call letters for Online test, GD, interview etc. through 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 Online. **Under no circumstances, he/she should share/ mention email ID to/ or of any other person.**
- iii. Candidates should scan their photograph and signature, ensuring that both the photograph (4.5cmX3.5cm) and signature adhere to the required specifications as given in Annexure II to this Advertisement.
- iv. **Signature in CAPITAL LETTERS shall NOT be accepted.**
- v. Carefully fill in the necessary details in the Online Application Form at the appropriate places and submit the same Online.
- vi. Use of special characters while filling the form will not be allowed. **In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered.** When the data is saved, a provisional registration number and password will be generated by the system and displayed on the screen. **Candidate should note down the Provisional registration number and password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.** They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed. This facility will be **available for three times only**. Once the application is filled in completely, candidate should submit the data.
- vii. 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 use the '**SAVE AND NEXT**' facility to verify the details in the online application form and modify the same if required. No change is permitted after clicking on **COMPLETE REGISTRATION** button. Visually Impaired candidates will be responsible for carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.
- viii. There is a provision to modify the online application **prior to submission** only. Candidates are requested to make use of this facility to correct the details in online application, if any.
- ix. **The name of the candidate and his/ her father/ husband etc. should be spelt correctly in the application as it appears in the certificates/ mark sheets/photo identity proofs etc. Any change/ alteration found may disqualify the candidature.**
- x. An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. **If candidates do not receive the email and**

SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.

- xi. An online application which is incomplete in any respect such as without proper passport size photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid
- xii. Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

NOTE:

- o After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. **They should not send this printout to the Bank.**
- o Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee to avoid the possibility of disconnection/ inability/ failure to log on to the Bank's website on account of heavy load on internet/website jam.
- o Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.
- o Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

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.

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 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.

8. IDENTITY VERIFICATION

i. 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 Licence/ 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.

Note: Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. To avoid any dispute, name recorded at the time of registration should be similar and identical to authorized identity proof.

ii. BIOMETRIC/ IRIS SCAN 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 –

- a. Before the start of the online examination it will be captured
- b. At the end of online examination before leaving the exam hall / lab
- c. At the time selection process viz. Group Discussion / Interview etc.
- d. 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.

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

- o 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.
- o If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- o Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- o 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.

9. 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.

10. 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.

11. GENERAL INSTRUCTIONS

- i. Candidates will have to **invariably** produce and submit the requisite documents such as valid call letter, a photocopy of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of examination, GD and interview respectively.
- ii. Before applying for the mentioned specialist posts, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Candidates are therefore advised to carefully read this advertisement and follow all the instructions given for submitting online application.
- iii. A Candidate's admission to the examination/ shortlisting for GD &/or interview and/ subsequent process is strictly provisional. **The mere fact that the call letter(s)/ provisional allotment has been issued to the candidate does not imply that his/ her candidature has been finally cleared by Bank.** Bank would be free to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/ false information/ certificate/documents or has suppressed any material fact(s). If candidature of any candidate is rejected for any reason according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. Such decisions shall be final and binding on the candidate. If any of these shortcomings is/are detected after appointment in Bank, his/her services are liable to be summarily terminated.
- iv. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced for the purpose of the conduct of Examination, interview, verification etc. and any other matter will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this context.
- v. A candidate can apply for only one post and not more than one application should be submitted by any candidate. **Apart from the above exception, 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. Also, multiple attendance/appearances in examination and/interview will be summarily rejected/candidature cancelled.**
- vi. The scribe arranged by the candidate should not be a candidate for the 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.
- vii. Online applications once registered will not be allowed to be withdrawn and/or the application fee/intimation charges once paid will not be refunded nor be held in reserve for any other examination.
- viii. Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- ix. **Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.**
- x. **Any request for change of address, details mentioned in the online application form will not be entertained.**
- xi. Any request for change of date, time and venue for online examination and interview will not be entertained.
- xii. **In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on Bank's website shall prevail.**
- xiii. 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.**
- xiv. A recent, recognizable photograph should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.
- xv. The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay

- in test. Conduct of a re-exam is at the absolute discretion of Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- xvi. Candidates will have to appear for the GD/interview at their own expense. However, eligible outstation SC/ST/Persons with Benchmark Disabilities category candidates called for GD/ interview will be paid II class to & fro railway/bus fare or actual expenses incurred, whichever is less, by shortest route on production of proof of travel (rail/bus ticket etc.). The above concession will not be admissible to SC/ST/Persons with Benchmark Disabilities category candidates who are already in service in Central / State Government, Corporations, Public Undertakings /Local Government, Institutions and Panchayats etc.
- xvii. Bank shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.
- xviii. Appointment of provisionally allotted candidates is subject to his/her being declared medically fit, as per any other requirements of the Bank and subject to service and conduct rules of the Bank. Decision of Bank will be final and binding on candidates.
- xix. Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- xx. **Intimations will be sent by email only to the email ID registered in the online application form.** Bank shall not be responsible if the information/intimations do not reach candidates in case of change in, 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.co.in for latest updates.
- xxi. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- xxii. The selected candidate is liable to be posted, at the sole discretion of the Bank and as per its exigencies, at any of the Bank's branches/ offices, anywhere in India.

12. 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.co.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 Banks' website shall be treated as initiation 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 effect. **Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.**

Merely satisfying the eligibility criteria norms do not entitle the candidate to be called for online test/ GD/ interview. The Bank reserves the right to call only the requisite number of candidates for Online test/GD/ interview after preliminary screening/ short-listing with reference to the candidate's age, qualification, essential requirements, suitability etc.

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of test /GD/ interview or any other method of selection or to cancel the Recruitment Process entirely at any stage without assigning any reason.

Date: 04.03.2022

Chief General Manager (HRM)

ROLES & RESPONSIBILITIES
I. Fraud Risk Management Department : Manager – Digital Fraud (MMG/S-II)

1. Identify fraud related activity and develop policies, strategies, processes in fraud tools.
2. Work with teams and develop insights into fraud and customer impacts
3. Sound technical and processing knowledge of Debit cards, Digital channels (Internet & Mobile Banking), IMPS & UPI (Unified Payments Interface).
4. Proficient in developing & streamlining Fraud Prevention, Detection & Investigation strategies with ability to enhance operational effectiveness
5. Designing & fine tuning of triggers/rules based on fraud patterns & supporting customization
6. Manage the creation of dashboards and reports using reporting tools.
7. Implement Fraud scenarios basis fraud risk assessment to deploy surveillance environment ensuring effectiveness, efficiency and customer experience
8. Design, analyse, monitor fraud risk strategies for different digital loan products such as personal loans, auto loans, etc.
9. Understand existing fraud rules, strategies and replicate them in business rules using SAS/SQL
10. Experience with utilizing credit risk data marts using internal and third party data (CIBIL, Equifax, etc.)
11. Ability to design the right KPIs for measuring strategy success
12. Ability to communicate and present the results to business stakeholders
13. Read logs of various systems and understand the activities performed to arrive at the conclusion of frauds / no-fraud.
14. Investigative skills to find the patterns in digital fraud
15. Ability to perform Root Cause Analysis of the frauds and come up with strategies to mitigate the risks.

II. MSME Department.

MSME Credit – Roles & Responsibilities	
SMG/S-IV	MMG/S-III
<ul style="list-style-type: none"> • Interaction with Credit Officers and to provide guidance, wherever required. • Coordinating with Credit Officers for visit to customers, sales officers in case of incomplete information as per the checklist provided. • Coordinating with Advocates/valuer for their services in a time bound manner. • Participation with Head– Sales, wherever needed at meetings with Industry Associations/SME meets. • Monitoring the workflow of Credit team to ensure compliance of time norms for disposal of applications. • Finalizing the appraisal note and Recommending cases to authority. • Coordinating with Relationship Managers for disbursement. • Associating in conducting pre-sanction visit of new borrowers' unit and submission of report, wherever required. • Meeting with Promoters/financial controllers in case of professional management. • Allocating proposals for processing by Credit Officers. • Coordinating with various higher authorities for quick disposal of proposals and with branches for availment/ disbursement. • Submit Performance Report at given periodicity or as required by authorities • All Job roles of Credit Mid office including but not limited to Monitoring the workflow of Relationship and Monitoring team to ensure compliance of time norms for disposal of applications and collections received thereupon. • Recommending cases to SME Branch in case of review/ RWI • Coordinating with Relationship Managers for Collections and Monitoring of account. • Associating in conducting pre-sanction visit of existing borrowers' unit as per frequency of Bank's Guidelines and submission of report accordingly • Meeting with Promoters/financial controllers in case of professional management. • Allocating accounts to Relationship Managers. • Monitoring delinquency movement of the existing portfolio, composite and industry wise. <p>Capturing the early warning signals in the account and taking corrective steps in consultation of Branch head and Zonal Head.</p>	<ul style="list-style-type: none"> • Examine/pursue leads generated by sales team for financing. • Follow up with sales officer/ Manager for required and additional documents. • Scrutiny of applications vis-à-vis checklist provided. • Conducting pre-sanction visit of new borrowers' unit & proposed securities and submission of report. • Meeting with Promoters/financial controllers in case of professional management, along with Head – Credit and obtain in-principle approval for processing of proposal. • Collection of missing links, additional information from the customer / operational data from the branch in case of existing group relationship or relationship in other business vertical and preparation of proposal. • Co-ordination with Advocates, Valuers and TEV consultants. • Verification of reports from the advocates for title clearance, valuers on valuation of properties. • Preparation of credit proposals within approved TAT. • Preparation of sanction letters. • Maintenance of sanction records. • Conveying of sanction <p>Relationship with clients.</p> <ul style="list-style-type: none"> • Strengthening relations with existing customers by cross selling and maintaining productivity as per Matrix designed by corporate office. • Pursuing the customer for availment of facilities from bank and also cross sell other products. • Monitoring of the allocated accounts on daily basis i.e. their turnover, debits/ credits, inquiring about monthly sales, preparation of MMR and QMRs etc and all other credit activity of the branch. • Review / RWI of existing accounts before due dates for allocated accounts. • Processing of ADHOC/ Excess and TOD requirement of the borrower and put up to Credit Head. • CMO Work- All CMO work including but not limited to Executing documentation in presence of branch head and getting vetting report from legal officer. Rectification of all deficiency as per vetting report/ sanction advice before disbursement. A different view to disburse without

	<p>rectification/ granting time for perfection of documents can be permitted by competent authority as the case may be.</p> <ul style="list-style-type: none"> • Escalating warning signals, if any, to Head- Relationship & Monitoring, SME Branch and take corrective steps including preparation of exit strategy, if required. • Maintenance of all documents/ communications of the allocated borrowers. • Inspection of the unit and security as per Banks guidelines time to time. • To arrange to get the stock statements/ other requests as required from the customers and process the same. • Maintenances of drawing power, disbursal etc and all other operational mater within DP in operative account. Monitoring of the account shall be done by the relationship Manager. • Following up with all customers of SME Branch for the repayment of dues i.e. SMA 0, 1, 2 including maintenance of turnover in the accounts at SME Branch. • Cross selling of Various Banks products as per the requirement of Customers. • Relationship Manager will be responsible for coordinating of the following- <ul style="list-style-type: none"> • Registration of CGTMSE by concerned Regional Office. • Timely Payment of fees -through debiting Concerned branch's/ Borrower's account, as the case may be. • Marking of account as NPA in Portal within stipulated timeframe by Concerned Regional Office • Any other operational work for the accounts allocated.
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MSME Credit - Export / Import Business - Roles & Responsibilities	
SMG/S-IV	MMG/S-III
<ul style="list-style-type: none"> • Interaction with Credit Officers and to provide guidance, wherever required. • Coordinating with Credit Officers for visit to customers, sales officers in case of incomplete information as per the checklist provided. • Coordinating with Advocates/valuer for their services in a time bound manner. • Participation with Head- Sales / Forex sales officers, wherever needed at meetings with Industry Associations/SME meets. • Monitoring the workflow of Credit team to ensure compliance of time norms for disposal of applications. • Finalizing the appraisal note and Recommending cases to authority. • Coordinating with Relationship Managers for disbursement. • Associating in conducting pre-sanction visit of new borrowers' unit and submission of report, wherever required. • Meeting with Promoters/financial controllers in case of professional management. • Allocating proposals for processing by Credit/ Forex Credit Officers. • Coordinating with various higher authorities for quick disposal of proposals and with branches for availment/ disbursement. • Submit Performance Report at given periodicity or as required by authorities • All Job roles of Credit Mid office including but not limited to Monitoring the workflow of Relationship and Monitoring team to ensure compliance of time norms for disposal of applications and collections received thereupon. • Recommending cases in case of review/ RWI • Coordinating with Relationship Managers for Collections and Monitoring of account. • Associating in conducting pre-sanction visit of existing borrowers' unit as per frequency of Bank's Guidelines and submission of report accordingly • Meeting with Promoters/financial controllers in case of professional management. • Allocating accounts to Relationship Managers. 	<ul style="list-style-type: none"> • MSME Export / Import Credit appraiser and underwriting • Examine/pursue leads generated by sales team for financing. • Follow up with Forex sales officer/ Manager for required and additional documents. • Scrutiny of applications vis-à-vis checklist provided. • Conducting pre-sanction visit of new borrowers' unit & proposed securities and submission of report. • Meeting with Promoters/financial controllers in case of professional management, along with Head - Credit and obtain in-principle approval for processing of proposal. • Collection of missing links, additional information from the customer / operational data from the branch in case of existing group relationship or relationship in other business vertical and preparation of proposal. • Co-ordination with Advocates, Valuers and TEV consultants. • Verification of reports from the advocates for title clearance, valuers on valuation of properties. • Preparation of credit proposals within approved TAT. • Preparation of sanction letters. • Maintenance of sanction records. • Conveying of sanction <p>Relationship with clients.</p> <ul style="list-style-type: none"> • Strengthening relations with existing customers by cross selling and maintaining productivity as per Matrix designed by corporate office. • Pursuing the customer for availment of facilities from bank and also cross sell other products. • Monitoring of the allocated accounts on daily basis i.e. their turnover, debits/ credits, inquiring about monthly sales, preparation of MMR and QMRs etc and all other credit activity of the branch. • Review / RWI of existing accounts before due dates for allocated accounts. • Processing of ADHOC/ Excess and TOD requirement of the borrower and put up to Credit Head. • CMO Work- All CMO work including but not limited to Executing documentation in presence of branch head and

<ul style="list-style-type: none"> Monitoring delinquency movement of the existing portfolio, composite and industry wise. Capturing the early warning signals in the account and taking corrective steps in consultation of Branch head and Zonal Head. 	<p>getting vetting report from legal officer. Rectification of all deficiency as per vetting report/ sanction advice before disbursement. A different view to disburse without rectification/ granting time for perfection of documents can be permitted by competent authority as the case may be.</p> <ul style="list-style-type: none"> Escalating warning signals, if any, to Head- Relationship & Monitoring, SME Branch and take corrective steps including preparation of exit strategy, if required. Maintenance of all documents/ communications of the allocated borrowers. Inspection of the unit and security as per Banks guidelines time to time. To arrange to get the stock statements/ other requests as required from the customers and process the same. Maintenances of drawing power, disbursal etc and all other operational mater within DP in operative account. Monitoring of the account shall be done by the relationship Manager. Following up with all customers of SME Branch for the repayment of dues i.e. SMA 0, 1, 2 including maintenance of turnover in the accounts at SME Branch. Cross selling of Various Banks products as per the requirement of Customers. Relationship Manager will be responsible for coordinating of the following- <ul style="list-style-type: none"> Registration of CGTMSE by concerned Regional Office. Timely Payment of fees -through debiting Concerned branch's/ Borrower's account, as the case may be. Marking of account as NPA in Portal within stipulated timeframe by Concerned Regional Office Any other operational work for the accounts allocated.
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III. Corporate Credit Department : Forex (Acquisition & Relationship Manager)

MMG/S-III	MMG/S-II
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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.

ANNEXURE II

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) 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 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.

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.

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.

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:

[With seal of Office]

Date :

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.

* 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 20 of 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.

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.

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 Shri
 _____ 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 affixed
 above, and are satisfied that :

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluated as per guidelines (to be specified) for the disabilities ticked below, and 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		

(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

(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.

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

- 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.

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 CERTIFICATE 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

*Note 1: 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