

**RECRUITMENT FOR POSITION OF BUSINESS HEAD – PERSONAL LOAN FOR RETAIL ASSET DEPARTMENT  
ON FIXED TERM ENGAGEMENT ON CONTRACTUAL BASIS**

*Join India's International Bank for a Challenging and Progressive Career*

<b>Online registration of Application &amp; Payment of Fees</b>	<b>Start date : 05.09.2023</b>	<b>Last date : 25.09.2023</b>
<b>PLEASE NOTE THAT</b>		
1	Candidates are advised to check Bank's website <a href="http://www.bankofbaroda.in/careers.htm">www.bankofbaroda.in/careers.htm</a> (Current Opportunities) regularly for details and updates. Call letters/advices, 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/advices 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 any selection processes, will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.	
5	Post qualification experience below 6 months in any organization would not be considered (wherever applicable).	

**Eligibility Criteria (as on 01.08.2023):**

S.No	Post	Age	EDUCATION	POST-QUALIFICATION WORK EXPERIENCE
1	Business Head – Personal Loan (1 Vacancy)	Min: 30 Years Max: 55 Years	Mandatory: Graduation in any discipline from a recognised University. Preferred: MBA /Post graduation diploma or degree in Management or its equivalent	Minimum of 10 Years' experience in BFSI Sector with 3 Years of experience at Senior / Head level position in Retail Credit, preferably in handling Personal Loan portfolio.

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

<b>Roles &amp; Responsibilities</b>	As detailed in Annexure I
<b>Nature of Engagement</b>	Contractual Engagement for a period of 3 years, with periodic performance review, extendable at the option of the Bank.
<b>Compensation</b>	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>Location of Posting</b>	Mumbai. However, the posting may be subject to change/modification depending on Bank's requirement from time to time.

**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 Bank's policy, amended from time to time.

**NOTE:**

- Caste/EWS/PWD certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the candidates declaring themselves as belonging to SC/ST/OBC/EWS/PWD category, while submitting their application/s.
- The number of vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- Maximum age indicated is for General category candidates (the declared vacancies are allotted under UR category). However, for 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, relaxation in upper age limit by 5 years will be applicable.

**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. SELECTION PROCEDURE:**

Selection will be based on short listing and subsequent round of Personal Interview (PI) 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 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.
- Bank reserves the right to consider the candidature of the candidate to any other position other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

**B. HOW TO APPLY:**

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

**a) GUIDELINES FOR FILLING ONLINE APPLICATION:**

- i. Candidates should visit Bank's website [www.bankofbaroda.in/Career.htm](http://www.bankofbaroda.in/Career.htm) and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Careers-> Current Opportunities on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking etc.
- ii. Candidates need to upload their Bio-data while filling online application. Candidates are also required to upload their scanned photograph, signature and other documents related to their eligibility. Please refer to Annexure II regarding scanning of photograph & signature and upload of documents.
- iii. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application, candidates are advised to verify the details in the online application form and modify the same if required. No change is permitted after clicking on **SUBMIT** button. Visually Impaired candidates will be responsible for getting the details filled in/carefully verifying, in the online application and ensuring that the same are correct prior to submission as no change is possible after submission.
- iv. The name of the candidate should be spelt correctly in the application as it appears in the certificates/ mark sheets. Any change/ alteration found may disqualify the candidature.
- v. An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
- vi. Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation Certificate, Other Certifications, Experience Letter (any document which substantiates relevant experience), Document showing Break up of CTC, Latest Salary Slip (e.g. July 2023/ August 2023), etc. at the time of submitting the online application form.
- vii. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam.
- viii. Bank of Baroda does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of Bank of Baroda.

**b) PAYMENT OF FEES:**

- i. Application fees and Intimation Charges (Non-refundable) of Rs. 600/-for General /EWS and OBC candidates (plus applicable GST & transaction charges) and Rs.100/- (Intimation charges only) for SC/ ST/PWD/Women candidates (plus applicable GST & transaction charges) will be applicable. Bank is not responsible if any of the candidates makes more than one payment/s and no request for refund of fees shall be entertained.

- ii. Fee payment will have to be made online through payment gateway available thereat.
- iii. After ensuring the correctness of the particulars of the application form, candidates are required to pay fees through the payment gateway integrated with the application. No change/edit will be allowed thereafter.
- iv. The payment can be made by using Debit Card / Credit Card / Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
- v. On successful completion of the transaction, e-receipt and application form with the data entered by the candidate will be generated, which should be printed and retained by the candidate.
- vi. If the online transaction is not successfully completed, please register again and make payment online.
- vii. There is also a provision to reprint the application form containing fee details, at later stage.

**c) GENERAL INFORMATION:**

- i) The selected candidate will be required to sign an employment contract.
- ii) Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date (01.08.2023) and also ensure that the particulars furnished by him/her are correct in all respects.
- iii) In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
- iv) Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
- v) In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his / her services are liable to be terminated without notice.
- vi) Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
- vii) **Intimations, wherever required will be sent through website notification and/or email and/ SMS only to the email ID and mobile number registered in the online application form.** Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website [www.bankofbaroda.in](http://www.bankofbaroda.in) for latest updates.
- viii) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
- ix) The Bank reserves the right to modify the place of posting as per administrative requirements of the Bank from time to time.

**C. ANNOUNCEMENTS:**

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

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

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

**ANNEXURE I**

**Job Description Detail**

<b>Position</b>	<b>Business Head- Personal Loan</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>▪ Driving and establishing a healthy personal loan portfolio.</li> <li>▪ Increasing the direct business, portfolio management &amp; retention</li> <li>▪ Planning, developing, and implementing the strategies, policies, objectives and activities to ensure continuing operations.</li> <li>▪ Assess market conditions, define, recommend, implement and monitor personal loan strategy in order to gain and create competitive edge.</li> <li>▪ Using Analytics and IT Team to ring fencing existing customer through Innovative approach to increase direct business/cross sell of PL product.</li> <li>▪ Product Development based on the market intelligence to develop cost effective, innovative tech-savvy products, identifying customer needs, and initiate action and follow up plan in order to meet customer expectations.</li> <li>▪ Implementing strategies to grow net revenues and bring in cost effectiveness and efficiency.</li> <li>▪ Analyzing and monitoring competitor's activities, ensuring compliance with the product policies and pricing, tracking costs, ensuring cost control and reduction.</li> <li>▪ Increasing the market share of the business by introducing new product and improving on existing policies.</li> <li>▪ Business Development &amp; Promotional activities, Profitability &amp; Productivity, Sales &amp; Marketing, Recruitment and Training related to PL.</li> <li>▪ Undertaking risk, regulatory and compliance assessments for all new product development and existing product modifications and rectify gaps, if any.</li> <li>▪ Entering into strategic alliances with various strategic partners to grow business</li> <li>▪ Preparing of detailed reports for various committee and board meetings and other related regulatory</li> </ul>

## 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 – 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