

**RECRUITMENT OF DEFENCE BANKING ADVISOR ON CONTRACT BASIS**  
Join India's International Bank For A Challenging and Progressive Career

<b>Online Registration of Application</b>	<b>Start Date: 22.09.2023</b>	<b>Last date: 12.10.2023</b>
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Bank of Baroda, One of India's Largest Bank is looking for retired armed forces personnel for driving business in the Defence sector so as to expand its reach and capitalize on the potential in this business segment.

<b>PLEASE NOTE THAT</b>	
1	Candidates are advised to check Bank's website <a href="http://www.bankofbaroda.co.in/careers.htm">http://www.bankofbaroda.co.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	A candidate can apply for only one post under this project.
4	The process of Registration of application is complete when application is submitted in full and on receipt of acknowledgement for having submitted the application.
5	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
6	Only Candidates willing to serve anywhere in India, should apply.

**1. Eligibility Criteria (as on 01.09.2023):**

Position/Post	Defence Banking Advisor (DBA)	Deputy Defence Banking Advisor (DDBA)
<b>Vacancies</b>	<b>03</b>	<b>02</b>
<b>Age</b>	<b>Maximum Age : 60</b>	<b>Maximum Age : 57 years</b>
<b>Educational Qualification</b>	A Bachelor Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE etc.	
<b>Last Rank held in Service</b>	Retired Officials who held the rank of Brigadier in the Indian Army/Commodore in the Indian Navy/ Air Commodore in the Indian Air Force	Col / Lt Col (Army) (Retired) for Ahmedabad Capt / Cdr (Navy) (Retired) For Vishakhapatnam

**2. Other Details:**

Position/Post	Defence Banking Advisor (DBA)	Deputy Defence Banking Advisor (DDBA)																	
<b>Compensation</b>	Fixed Compensation of Rs 24.00 lakhs per annum	Fixed Compensation of Rs 18.00 lakhs per annum																	
<b>Nature of Engagement</b>	Contractual Engagement for a period of 3 years or upto attaining the age of 62 years, whichever is earlier, subject to performance review on regular basis. The term of engagement may be extended at the option of the Bank.	Contractual Engagement for a period of 5 years or upto attaining the age of 62 years, whichever is earlier, subject to performance review on regular basis. The term of engagement may be extended at the option of the Bank.																	
<b>Likely place of posting</b>	<table border="1"> <thead> <tr> <th>Sn</th> <th>Place</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Bhopal</td> </tr> <tr> <td>2</td> <td>Chennai</td> </tr> <tr> <td>3</td> <td>Patna</td> </tr> </tbody> </table> <p>A candidate may apply for any of the above locations and shall declare their preference in place of posting at the time of submitting the application. Also, the selected candidates are liable for transfer anywhere within India as per the requirement of the Bank.</p> <p>The abovementioned location/s have been tentatively identified and Bank may add/delete/modify location as per the requirement. Also, Bank reserves the right to transfer the selected candidate anywhere within India as per the requirement of the Bank.</p>	Sn	Place	1	Bhopal	2	Chennai	3	Patna	<table border="1"> <thead> <tr> <th>Sn</th> <th>Place</th> <th>Wing</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Ahmedabad</td> <td>Army</td> </tr> <tr> <td>2</td> <td>Vishakhapatnam</td> <td>Navy</td> </tr> </tbody> </table> <p>A candidate retired from Army can opt only for Ahmedabad location and A candidate retired from Navy can apply only for Vishakhapatnam location.</p>	Sn	Place	Wing	1	Ahmedabad	Army	2	Vishakhapatnam	Navy
Sn	Place																		
1	Bhopal																		
2	Chennai																		
3	Patna																		
Sn	Place	Wing																	
1	Ahmedabad	Army																	
2	Vishakhapatnam	Navy																	
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Liaising with local Divisions/Regimental Centres/Units/Brigade Head Quarters etc. as well as local units of other Defence Forces/Paramilitary Forces/State Police for strengthening the relationship between Forces and Bank of Baroda at the Institutional level and also increasing the spread of Defence Banking business.</li> <li>Servicing of the relationship along with Zones/ Regional</li> </ul>	<ul style="list-style-type: none"> <li>To assist DBA in expanding Defence Banking business within the area entrusted under his responsibility.</li> <li>Liaison &amp; coordination with local Divisions/ Regimental Centres/ Regiments/ Brigade Headquarters/ Medical units etc. as well as local units of other Defence Forces/ Para Military Forces/ State Police for strengthening</li> </ul>																	

	<p>Teams.</p> <ul style="list-style-type: none"> <li>• Arranging meetings with Commanding Officers/Formation Commanders of the above formations when senior functionaries of Bank of Baroda have to call on them.</li> <li>• Facilitating account opening/ loan campaigns in cantonments and military stations including participation in rallies and advising Zones/ Regions for marketing activities and enhancing visibility of the Bank.</li> <li>• Provide full support to Zones/ Regions to ensure that they tap maximum accounts of all new recruits in Regimental Centres including pension accounts and terminal benefits of pensioner.</li> <li>• Arranging cross selling of asset relationship to defence segment customers for achievement of targets allocated to Zones/Regions.</li> <li>• Identifying and obtaining permissions for setting up branches/ATMs/DBUs etc. for increasing visibility of the Bank in defence and police domain.</li> <li>• Identifying opportunities for digitisation in Defence and necessary liaison at each level for canvassing institutional business of the Bank.</li> <li>• Acting as one point of contact for the Army/Navy/Air Force/Paramilitary/State Police establishments for complaint redressal.</li> <li>• Assisting Bank in placing advertisements in the Defence/CAPF/State Police in-house magazine as and when they are published.</li> <li>• Coordinating with Chief Defence Banking Advisor at corporate level for marketing MSP/other institutional business and handling complaints.</li> <li>• The role will require to travel as per area of responsibility.</li> <li>• Any other roles &amp; responsibilities assigned from time to time.</li> </ul>	<p>relationship between the Forces and Bank at the institutional level and increasing the spread of Defence Banking business.</p> <ul style="list-style-type: none"> <li>• Servicing of the relationship along with Zones/ Regional Teams.</li> <li>• Facilitating account opening/ loan campaigns in cantonments and military stations including participation in rallies and advising Zones/ Regions for marketing activities and enhancing visibility of the Bank.</li> <li>• Provide full support to Zones/ Regions to ensure that they tap maximum accounts of all new recruits in Regimental Centres including pension accounts and terminal benefits of pensioner.</li> <li>• Arranging cross selling of asset relationship to defence segment customers for achievement of targets allocated to Zones/Regions.</li> <li>• Coordinating with DBA for marketing all defence schemes of the bank /other institutional business and handling complaints.</li> <li>• Identifying and obtaining permissions for setting up branches/ATMs/DBUs etc. for increasing visibility of the Bank in defence domain.</li> <li>• Identifying opportunities for digitisation in Defence and necessary liaison at each level for canvassing institutional business of the Bank.</li> <li>• Any other roles &amp; responsibilities assigned from time to time</li> </ul>
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**Credit History:** The candidate applying for the above positions shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. The minimum credit score will be as per the Banks policy, amended from time to time.

### 3. **SELECTION PROCEDURE:**

Selection will be based on short listing and subsequent round of Personal Interview and/or Group Discussion 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 for selection process, candidates in a ratio, at its sole discretion.
- 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 (GD/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/other selection procedure will be decided by the Bank.
- A candidate should qualify in all the processes of selection, GD and/or PI and/or other selection method (as the case may be) and 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.

#### 4. 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 GD and/or 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 Online.

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

- i. Candidates should visit Bank's website <http://www.bankofbaroda.co.in/Careers.htm> and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Career Page -> Current Opportunities on the Bank's website.
- ii. Candidates need to upload their Bio-data while filling online application. Candidates are also required to upload their scanned photograph and signature . Please refer to Annexure I regarding scanning of photograph & signature.
- 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 use the "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 and properly verified, in the online application form 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/Service records. Any change/ alteration found may disqualify the candidature.
- v. Candidates shall also be required to submit supporting documents such as DOB Proof, Graduation Certificate, Other Certifications, Discharge Book issued by the Armed Force, Experience Letter Latest Salary Slip (e.g. July 2023/ August 2023), (if employed subsequent to discharge from the Armed forces) etc. at the time of submitting the online application form.
- vi. An online application which is incomplete in any respect will not be considered as valid.
- 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) 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 (01.09.2023) 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 will have to appear for the GD/interview/Selection Process 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.
- v) Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- vi) In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- vii) 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.
- viii) 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.

- ix) **Intimations, where 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 authorised Bank's website <http://www.bankofbaroda.co.in> for latest updates.
- x) 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.

## 5. ANNOUNCEMENTS

All further announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorised Bank's website <http://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 intimation to all the candidates who have applied for the said project.

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

Merely satisfying the eligibility criteria norms does not entitle the candidate to be called for GD/ interview / selection process. The Bank reserves the right to call only the requisite number of candidates for GD/ interview / selection process 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 GD/ interview/selection process or to cancel the Recruitment Process entirely at any stage without assigning any reason.

Mumbai  
22.09.2023

Chief General Manager (HRM)

## ANNEXURE I

### 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.*

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