



RECRUITMENT OF BUSINESS HEAD – PERSONAL LOAN ON FIXED TERM ENGAGEMENT ON CONTRACT BASIS
Join India's International Bank for a Challenging Assignment

Online Registration of Application starts from : 15.12.2020

Last date for Online Registration of Application: 05.01.2021

Bank of Baroda, One of India's Largest Bank is looking for qualified and experienced professionals as Business Head on Fixed Term Engagement on contractual basis for Personal Loan vertical to draw strategy, devise innovative products and drive business in Personal Loan segment

PLEASE NOTE THAT

1. Candidates are advised to check Bank's website www.bankofbaroda.co.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. 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 display of acknowledgement for having submitted the application. Candidates are requested to note down the acknowledgement number for their reference.
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 / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
6. Post qualification experience below 6 months in any organization would not be considered

DETAILS OF THE POSITION/S:

Position	Business Head – Personal Loan (1 Vacancy)
Role & Responsibility	As detailed in Annexure I
Age (as on 14.12.2020)	Minimum Age – 30 years, Maximum Age – 55 years
Educational Qualification (as on 14.12.2020)	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE etc. Preference shall be given to the Candidates who possess MBA /Post graduate diploma or degree in Management or its equivalent
Work Experience as on (14.12.2020)	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.
Compensation	Remuneration will be offered based on candidate's qualifications, experience and overall suitability for the post, and shall not be a limiting factor for suitable candidates.
Nature of Engagement	Contractual Engagement for a period of 3 years, extendable at the option of the Bank.
Location of Posting	The location of posting shall be Mumbai. The candidate may be deputed to work with the team(s) within the organization/ any subsidiary of the parent organization if and as deemed necessary. The selected candidates are liable for transfer anywhere within India as per the requirement of the Bank.

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.

A. 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 candidates in a 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 (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/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 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.

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 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 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" facility 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 will not be considered as valid.
- vi. 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
- vii. 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 (14.12.2020) 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, wherever required will be sent by email and/ sms only to the email ID and mobile number registered in the online application form.** Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website www.bankofbaroda.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.

C. 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 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 test /GD/ interview or to cancel the Recruitment Process entirely at any stage without assigning any reason.

Mumbai
15.12.2020

General Manager (HRM)

Business Head – Personal Loan: Indicative List of Roles & Responsibilities

- Driving and establishing a healthy personal loan portfolio.
- Increasing the direct business, portfolio management & retention
- Planning, developing, and implementing the strategies, policies, objectives and activities to ensure continuing operations.
- Assess market conditions, define, recommend, implement and monitor personal loan strategy in order to gain and create competitive edge.
- Using Analytics and IT Team to ring fencing existing customer through Innovative approach to increase direct business/cross sell of PL product.
- 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.
- Implementing strategies to grow net revenues and bring in cost effectiveness and efficiency.
- Analyzing and monitoring competitor's activities, ensuring compliance with the product policies and pricing, tracking costs, ensuring cost control and reduction.
- Increasing the market share of the business by introducing new product and improving on existing policies.
- Business Development & Promotional activities, Profitability & Productivity, Sales & Marketing, Recruitment and Training related to PL.
- Undertaking risk, regulatory and compliance assessments for all new product development and existing product modifications and rectify gaps, if any.
- Entering into strategic alliances with various strategic partners to grow business
- Preparing of detailed reports for various committee and board meetings and other related regulatory

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.

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