

**RECRUITMENT OF PROFESSIONALS/ BUSINESS MANAGERS/ AI & ML SPECIALISTS FOR DIGITAL GROUP**  
**ON FIXED TERM ENGAGEMENT ON CONTRACTUAL BASIS IN BANK OF BARODA**  
**Join India's International Bank for a Challenging and Progressive Career.**

<b>Online registration of Application &amp; Payment of Fees</b>		<b>Start date : 21.09.2022</b>	<b>Last date : 11.10.2022</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)		
6	Eligibility of the candidates will be reckoned as on the cut-off date i.e. <b>01.09.2022</b>		

S. No	Sub-vertical	Position	Vacancies	Education	Age (Min & Max)	Work Experience
1		Digital marketing specialists for social media marketing	2	Graduate (in any stream) degree  Preferred: 06 months to 2 year post graduate qualification (diploma/certificate) with specialization in Digital Marketing	25-40 yrs.	Minimum 4 years of experience in Digital Marketing in Banking Products
2	Digital Business Group (Assets)	Digital lending risk specialist	4	Graduation (in any stream)  And 2 year Post Graduate qualification with specialization in Finance / Economics/Statistics / Mathematics	28 -45 years	Minimum 5 years of overall experience With relevant experience in risk modelling team of a bank / financial institution / credit institution / related organization
3		Special Analytics for Cross Sell, BNPL	4	Graduate degree (in any stream)  Preferred: 2 year post graduate qualification (degree/diploma)with specialization in Finance/ Economics/ Computer Science/ Statistics/ Mathematics	25-40 yrs.	Minimum 4 years of overall experience with relevant experience in Digital Analytics team of a bank / financial Institution / credit institution / related organizations.
4	Digital Business Group (Channels & Payments)	Business Manager (Mobile Banking)	1	BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA / MCA	26 -40 yrs.	Min. 5 years of experience in Online and Mobile banking projects Candidates Preferred from company/ Industry: Fintech/ Digital Bank
5		Business Manager (UPI)	1	Preferred: B.Tech/ BE preferably in Computer Science/ Information Technology OR MBA in Marketing	26-40 yrs.	Min. 5 years of experience in Online /Internet Banking/UPI Operations
6		Business Manager (Debit Card)	1		26-40 yrs.	Min. 5 years of experience in Debit Cards/Prepaid cards/Virtual cards
7		Business Manager (Internet Banking)	1		26-40 yrs.	Min. 5 years of experience in Online /Internet Banking/payment Gateway

8		Business Manager (FASTAG)	1		24-40 yrs.	Min. 3 years' experience in FASTAG operations
9		Business Manager (BBPS)	1		26-40 yrs.	Min 5 years' experience in BBPS operations
10		Zonal Lead Manager-Merchant Business Acquiring	18	BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA OR MCA	26-40 yrs.	Min. 5 years of experience in sales of POS (GPRS, Android, MPOS)and VAS (Value Added Services, Bharat QR,UPI QR ,IPG EMI, PC POS, Other Asset Leads with a reputed bank or merchant acquirer
11		Lead - UPI	1	Preferred: MBA in marketing	26-40 yrs.	Min. 5 years of experience of working in UPI team with a reputed bank or PSP App company
12		Lead - Digital Bank	1		26-40 yrs.	Min. 5 years of experience in Digital Banking
13		Business lead - Emerging Startups	1	Chartered Accountant/ CFA/ Masters in Business Administration (MBA)/ Post Graduate Diploma in Management (PGDM) or its equivalent with a specialization in Finance or Marketing.	29-45 years	Minimum 8 years' experience in managing or assisting in managing a pool of capital of min Rs. 500 crs. investment size. Earlier experience preferred in Corporate Venture Arm or a VC/PE fund/ Fintech investments and must have made minimum 2 Fintech investments
14		Business Lead - Late Stage Startups	1		29-45 years	Minimum 8 years' experience in managing or assisting in managing a pool of capital of min Rs. 500 crs. investment size. Earlier experience preferred in Corporate Venture Arm or a VC/PE fund/ Fintech investments and must have made minimum 2 Fintech investments.
15		Analytics-Personal Loan	1	Graduation degree in any stream	26-45 yrs.	Minimum 5 years of relevant experience in the financial services domain and/ or analytics5functions.  Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
16	Digital Business Group (Partnerships & Innovation)	Analytics-Auto Loan	1		26-45 yrs.	Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions.  Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
17		Analytics-Gold Loan	1		26-45 yrs.	Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions.  Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
18		Analytics-Home Loan	1		26-45 yrs.	Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions.  Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
19		Analytics-MSME Loan	1		26-45 yrs.	Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions.  Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data

20		Digital Marketing Specialist	2	Graduation degree in any stream  Preferred: Candidates with 2 year post graduate qualification with specialization in Marketing	26-40 yrs.	Minimum 5 years of overall experience with relevant experience in leading a digital sales team. Candidates with experience of leading a digital sales team in bank / Fintech organizations/ Digital Agency will be given preference
21		Creative Designer	1	A Bachelor Degree or equivalent in Graphic Design, Visual Communication or a similar discipline	24-35 yrs.	Minimum 3 years of overall experience with relevant experience in leading a Digital Agency will be given preference. Design thinking and Storytelling advocate Experienced design profession with more than 5 years of relevant hands on experience Proficient in Adobe CS ( Photoshop, Illustrator, InDesign ,Acrobat)
22		Data Engineers	6	BE/ B Tech Degree	24-45 yrs.	<ul style="list-style-type: none"> <li>• Minimum 3 years of previous industry work experience will be preferred</li> <li>• In-depth understanding of database structure principles.</li> <li>• Knowledge of data mining and segmentation techniques, expertise in SQL and Oracle.</li> <li>• Familiarity with data visualization and data oriented.</li> <li>• Ability to document complex business processes and handle all types of customer requests.</li> <li>• Good communication skill in English; Math &amp; Statistical analysis, ability to interpret and collate relevant data.</li> <li>• Should have working experience on on-premises and cloud-based data infrastructure handling large and diverse datasets</li> <li>• Experience in one or more of the below technologies is preferred <ul style="list-style-type: none"> <li>• AWS/GCP/Azure</li> <li>• Kubernetes/Docker Swarm • Apache Hadoop &amp; Apache Spark</li> <li>• Elastic Stack/Elk</li> <li>• Airflow / Prefect</li> <li>• MongoDB, Cassandra, Redis, Memcached and DynamoDB</li> <li>• MySQL, Cassandra, and Oracle SQL</li> <li>• PowerBI/Tableau/Qlik view</li> </ul> </li> </ul>
23		ML Specialist Ops	4	Graduate Degree in Information Technology, Computer Science, Business or Data Science;	24-45 yrs.	<p>Minimum 3 years of previous industry work experience will be preferred Deep understanding of ML techniques such as: classification, clustering, deep learning, optimization methods, supervised and unsupervised techniques Strong communication skills and an effective team player. Proven ability to apply, debug, and develop machine learning models for real-world applications Strong knowledge in Math &amp; Linear Algebra, Calculus, Statistics, Probability and Matrices Strong skills on AI algorithms &amp; Supervised and Unsupervised algorithms Strong skills in Python 3.6+, Tensorflow 2.0, Scikit learn</p>
24	Digital Operations Group	Specialist in RPA - Recon process automation	4	BE / B. Tech/ B Sc - IT/ B.Sc Comp. Sc./ BCA/ MCA/ MBA	26-40 yrs.	-5 years- relevant experience in Handling Recon Ops for high volume traffic and Understanding / having expertise in Automation of Recon process through technological support.

25		Manager/Analyst - Digital Payment fraud prevention	4		26-40 yrs.	-5 years relevant experience in BFSI in FRM field. Understanding of Payment security requirement and in depth understanding emerging Fraud trend and Regulators expectation.
26		Product Lead - Kiosk	1		31-45 years	10 years' experience in Digital Operations space (Kiosk like ATM, CR, SSPBP etc.) understanding of technological changes and demand for improvement in Digital features
27		Lead -Kiosk Operations	1		31-40 years	10 years' experience in Digital Operations space (Kiosk like ATM, CR, SSPBP etc.) understanding of technological changes and demand for improvement in Digital features
28	Digital Platforms & Products Group (Assets)	Specialist UI/UX - Customer Journey	1	Bachelor's/Master's degree in computer science/ Information Technology/ MCA/ Design related or equivalent.  Preferred: UI/UX Certification	24-40 yrs.	3 years of experience of working in digital banking team / IT team of BFSI organizations in similar roles - designing customer journeys
29	Digital Platforms & Products Group (P&D)	UPI Merchant Product Manager	4	B.E./B. Tech in Computer Science/ Information Technology/ Electronics & Communication/ Electrical & Electronics	26-40 yrs.	5 years' experience on payments in the financial services, 3 years in handling UPI is preferred In-depth knowledge of Agile process and principles Outstanding communication, presentation and leadership skills Excellent organizational and time management skills Sharp analytical and problem-solving skills
30		UI/UX Specialist-Digital journey	1	Degree/ Post Graduate in Engineering/ Technology/ Computer Application OR Degree/ Diploma in Design, Fine Arts from institute of repute.	25-45 yrs.	Minimum -4- years of fulltime experience working with leading BFSI organisation or technology/Fintech firms

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 5 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 Banks policy, amended from time to time.

**NOTE:**

- 1.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.
- 2.The number of vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- 3.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 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 2022/ August 2022), 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 (01.08.2022) 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 by email and/ sms only to the email ID and mobile number registered in the online application form.** Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website [www.bankofbaroda.in](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 authorised 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.

**Mumbai  
21.09.2022**

**Chief General Manager (HRM)**

**ANNEXURE I**

**Job Description Detail**

<b>Position</b>	<b>Digital marketing specialists for social media marketing</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Designs build and maintain Banks Assets Products over social media.</li> <li>• Measures and remote performance of all digital marketing campaigns and assess against Goals.</li> <li>• Plans, execute and measures experiments and conversion leads.</li> <li>• Identifies trends and insights and optimizes spend and performance based on the insights.</li> <li>• Collaborates with agencies and other vendor partners.</li> <li>• Increase sale through marketing campaigns-benchmarking against competitors, designing structure.</li> <li>• Forecasting and delivering lead targets based on the budget and cost per lead goal and also reporting on actual results against the forecast, to the management.</li> <li>• Preparing and presenting reports to the management, on the performance of marketing campaigns. Also recommending steps to improve the campaigns' performance.</li> <li>• Responsible for P&amp;L being met through DIGITAL MARKETING</li> </ul>
<b>Job specific skills</b>	<b>Designs build and maintain Banks Assets Products over social media</b>
<b>Position</b>	<b>Digital lending risk specialist</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Develop and maintaining models for measuring and managing Credit risk</li> <li>• Conduct deep dive analysis and modelling using quantitative techniques, create credit risk scorecards and it's periodic review</li> <li>• Provides risk expertise and inputs (market, operational, credit) while building overall digital products and processes</li> <li>• Collaborates with product team to implement and measure key metrics, build best-class credit strategies, and design hypothesis-driven experiments</li> <li>• Develops and calibrates credit risk models by applying BOBs modelling standards</li> <li>• Supports the team to improve in measurement and monitoring of existing models as and when require</li> <li>• Creates documents for risk related approvals and support in approval process – RCSA (Risk Control and Self-Assessment), CPC (Credit Policy Committee), RMCB (Risk Management Committee of Board) approval</li> <li>• Periodical back testing of the product and it's improvement</li> <li>• Producing fact pack and analysis for the teams</li> <li>• Driving market data research and collection from external sources for business environment and peer benchmarking analysis</li> <li>• A solid understanding of risk management concepts such as risk assessments, scenario analysis, loss events etc.</li> <li>• Strong analytical skills and attention to details</li> <li>• Excellent English communication skills, both verbal and written</li> <li>• Strong organization skills with the ability to multitask and prioritize</li> <li>• Ability to work under pressure and to tight deadlines</li> <li>• Advanced user of PowerPoint and Excel etc.</li> <li>• Strong interest in financial services and risk management</li> <li>• Ability to work in a team environment</li> </ul>
<b>Job specific skills</b>	Develop and maintaining models for measuring and managing Credit risk for digital asset products
<b>Position</b>	<b>Special Analytics for Cross Sell, BNPL</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Analyses market data and generates insights in coordination with ACOE/DWH etc.</li> <li>• Analyses data from internal sources such as CRM. CBS, etc. and providing strategic inputs for developing new products/ processes</li> <li>• Identifies, analyses, and interprets trends or patterns in complex data sets</li> <li>• Documents key insights and creates summary reports for consumption by the team and work for development of new products and optimization of existing processes</li> <li>• Work collaboratively with multiple internal stakeholders for data collection and validation</li> <li>• Reinforce the importance of making strategic, numbers-driven decisions Works towards creating a data driven decision making process</li> <li>• Engaging with Cross Sell Partners &amp; driving Cross Sell Products</li> <li>• Creating New Cross Sell Opportunities for business team</li> </ul>

	<ul style="list-style-type: none"> <li>Working on / Preparing various reports, MIS &amp; PPT related to Cross Sell of Various retail/SME/Agri Products etc.</li> <li>Work closely / Effective Coordination for smooth functioning with various stake holders like Operations, platform and product and partnership team.</li> <li>Responsible for solving issues related to Cross Sell Business</li> <li>Responsible for P&amp;L being met through Cross Sell</li> </ul>
<b>Job specific skills</b>	Analytics - Analyses market & Internal data and generates insights in coordination with ACOE/DWH etc
<b>Position</b>	<b>Business Manager (Mobile Banking)</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.</li> <li>Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses.</li> <li>Work with the system stakeholders like Customer side contacts, finance team, Business Teams, Product Manager and Technical Leads, Architects and Developers</li> <li>Keep up to date on the latest industry trends in the Mobile and Web technologies.</li> <li>Strong knowledge of common concerns like Security, Performance, Scalability, Availability etc</li> <li>Must possess a broad knowledge of Banking, Financial and IT systems.</li> <li>Responsible for supporting the Product Owner/Product manager in setting the long-term strategy for the product.</li> <li>Support the team for optimal delivery and drive engagement with our customers and stakeholders.</li> <li>Conducts market research (internally and externally) with regards to productivity, collaboration, data solutions.</li> <li>Support the product owners by identifying market need, interfacing with line of business technology customers as needed to define the scope and position of the product.</li> <li>Creates a safe environment for experimentation and failures to support fast learning cycles.</li> <li>Working closely with project managers, technical resources, and other cross-functional team members to provide services smoothly to customer.</li> <li>Collecting, analyzing, and documenting a project's business requirements via regular meetings with external clients and then transferring the knowledge to development/product teams.</li> <li>Communicating effectively with external clients and internal teams</li> </ul>
<b>Job specific skills</b>	Indepth knowledge of mobile banking applications, features, usage, consumer preferences.
<b>Position</b>	<b>Business Manager (UPI)</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>To lead, execute, implement and deliver the new features functionalities on of UPI on mobile applications</li> <li>To drive the usage of UPI on mobile app across all platforms</li> <li>To understand the requirement shared by product teams.</li> <li>Have exposure on UPI payments</li> <li>Should know updated features of UPI and especially on the process and product implementation of UPI related items.</li> <li>Should have knowledge and worked on UPI use cases in banking industry</li> <li>Knowledge of end to end digital channels with 360 degree approach while implementing the requirements</li> <li>Understanding of Banking processes and end to end knowledge of banking inter linked systems.</li> <li>Reduction of redundant steps and increasing speed of execution on all online platforms.</li> <li>Understand the business requirements in detail provided by business products team</li> <li>Should have done end to end detailed analysis of business requirement document</li> <li>Sharp and innovative mind and the ability to think independently and apply technology and digitization for banking use cases</li> <li>Hands on solution architecting product implementation solution delivery preferred with Banks</li> <li>Ensuring that the project is delivered on time, meets business &amp; technical requirements</li> <li>Orchestrate the work with IT and product to ensure deliveries and priorities are set and met.</li> <li>Lead and support the Business units through the implementation phase</li> <li>Should have worked on writing standard operating procedures for the project</li> </ul>
<b>Job specific skills</b>	Good understanding of the UPI business, key players, customer preferences.



<b>Position</b>	<b>Business Manager (Debit Card)</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Competitor benchmarking and evaluation of new product Leading the team.</li> <li>• Assist Sales Head in developing new commercial products and solutions.</li> <li>• Partner with key business users to provide application overviews (including new functionality), assess automation opportunities and/or provide system training as needed.</li> <li>• Collaborate with internal technical teams to facilitate/test.</li> <li>• Actively track product deployment across the sales verticals.</li> <li>• Liaise with product team to develop and implement new go to market strategies</li> <li>• Actively manage all sales MIS and roll out of incentive programs.</li> <li>• Develop systems and processes to optimise all processes.</li> <li>• Drive synergy initiatives within the bank.</li> <li>• Ensure that all customer touch points are actively managed.</li> <li>• Create effective business/technical requirements, analysis &amp; documentation for assigned projects.</li> <li>• Devise strategies and approaches to target the identified revenue pools and new business opportunities</li> <li>• Deployment of API Banking including technology platform choices with their pros and cons.</li> <li>• Define detailed value proposition to increase penetration of digital payments</li> <li>• Identify customer segments and personas for the target revenue pools and the product segments.</li> <li>• Define approaches to attract the target customer segments and personas.</li> <li>• Define marketing strategies for the target customer segment and personas. The marketing strategies may have to be define by key product segments.</li> <li>• Define comprehensive strategy for customer acquisition through digital channels aligned to Business Plan.</li> </ul>
<b>Job specific skills</b>	Indepth understanding of the Debit card business, markets and key issues.
<b>Position</b>	<b>Business Manager (Internet Banking)</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• To manage the end-to-end eBanking Business initiative with the stakeholders.</li> <li>• Working closely with Business and operations stakeholders for requirement analysis for eBanking platform.</li> <li>• Needs to be involved in the requirements gathering, writing of the business requirements and functional specifications.</li> <li>• Analyse and provide recommendations to influence our product and marketing strategy</li> <li>• Responsible for understanding and deriving insights from the data collected by the bank.</li> <li>• Responsible for maintaining the data and for performing extensive analysis from data to derive actionable insights as per business requirements.</li> <li>• Able to quantify the impact of proposed initiatives, identify causations and correlations and differentiate between them.</li> <li>• Able to identify and build metrics and reports as and when required and automate these processes as expected.</li> <li>• Challenge status quo and drive data-driven performance optimizations to improve campaign performance and user engagement.</li> <li>• Benchmarking of the on-boarding process of the product and suggest improvements.</li> <li>• Develop a framework to define campaigns inline with the overall marketing strategy and target customer segments.</li> </ul>
<b>Job specific skills</b>	Indepth knowledge and experience of net banking services in various banks, target segments and customer requirements.
<b>Position</b>	<b>Business Manager (FASTAG)</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.</li> <li>• Identity FASTag business opportunities in SRTCs, Toll Plazas, RTOs, Truck Terminals, etc. to improve Bank's Business performance</li> <li>• To improve Bank's FASTag market share both in terms of volume and value</li> <li>• To improve Bank's profitability of FASTag product.</li> <li>• Build, present and maintain analytical reports and dashboards to provide a deep view of performance of FASTag funnel, user journeys and campaigns</li> <li>• Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.</li> <li>• Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners</li> </ul>

	<ul style="list-style-type: none"> <li>To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.</li> <li>Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes</li> <li>Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes &amp; dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes</li> <li>To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly &amp; monitoring is put in place.</li> <li>Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement</li> </ul>
<b>Job specific skills</b>	Indepth understanding of the FASTAG systems, markets and key stakeholders.
<b>Position</b>	<b>Business Manager (BBPS)</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.</li> <li>Identify Biller on-boarding business opportunities across India under various categories approved by NPCI under BBPS and on-boarding the billers.</li> <li>To improve Bank's BBPS market share both in terms of volume and value for COU and BOU transactions and specifically ON US transactions.</li> <li>To identify and on-board high volume channels and Agent Institutes to improve COU transactions.</li> <li>To improve Bank's profitability of BBPS product through BOU and COU business.</li> <li>Build, present and maintain analytical reports and dashboards to provide a deep view of performance of BBPS funnel, user journeys and campaigns</li> <li>Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.</li> <li>Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners</li> <li>To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.</li> <li>Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes</li> <li>Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes &amp; dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes</li> <li>To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly &amp; monitoring is put in place.</li> <li>Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement</li> </ul>
<b>Job specific skills</b>	Understanding and work experience of BBPS, revenue streams, customer acquisition and business development
<b>Position</b>	<b>Lead Manager-Merchant Business Acquiring</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Source merchants who need POS/EDC terminals/Bharat QR/ UPI QR, IPG (Merchant acquiring) in the local market.</li> <li>Leading the team in acquiring new merchant acquisition.</li> <li>Focus on relationship management, deepening and cross sell strategy to improve customer satisfaction</li> <li>Have deep understanding of product and regulatory norms to drive team for business within compliance</li> <li>Create new acquiring opportunities, ensuring business pipeline and identify potential opportunities in the market.</li> <li>Work with mapped branches and sales teams for lead generation and closure.</li> <li>Meet customers, understands needs, negotiate on pricing,</li> <li>Generate independent leads from references and close them proactively.,</li> </ul>

	<ul style="list-style-type: none"> <li>Understanding of KYC, costing, pricing, subvention, etc. Generate performance reports and identify gaps/opportunities and Drive top line revenue.</li> <li>Meeting monthly targets assigned across parameters.</li> <li>Create, develop and implement a business plan to grow the business.</li> <li>Maintain merchant's relationships to ensure continual growth and sales targets</li> </ul>
<b>Job specific skills</b>	Lead a team for merchant acquiring for POS/EDC/UPI QR/IPG in the specific region.
<b>Position</b>	<b>Lead - UPI</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Understanding key stakeholders' (Customers, Partners, Vendors, Leadership, and Internal Stakeholders) problems, requirements and wishlists.</li> <li>To have a close relationship with Business, Operation and development team.</li> <li>To understand the requirement shared by business team and other stakeholders for finalizing the implementation plan.</li> <li>To lead, execute, implement and deliver the new features functionalities of UPI on mobile applications in coordination with the Development, vendor and partner team.</li> <li>Create, develop and implement a product roadmap for continuous product enhancement.</li> <li>Collaboration with the Fintech / Start-up to implement various value added features in UPI on mobile application.</li> <li>Work with slice leadership and cross-functional teams to define the strategic product roadmap and take tactical decisions</li> <li>Obsess about continuous product improvement and can optimize for shipping a portfolio of small, medium and large releases.</li> <li>Deeply understand users and opportunities for giving them a richer experience.</li> <li>Handholding, Knowledge transfer and training to Operation team members on Operation handover.</li> <li>Close coordination with business and marketing team to ensure promotion of the UPI application / functionalities on regular basis.</li> <li>Managing a Team for development customized acquiring solutions.</li> <li>Create new issuer / acquiring products, ensuring business pipeline and identify potential opportunities in the market.</li> <li>Meet with various stakeholder to understand the solution requirements.</li> <li>Understanding of compliance and regulatory guidelines to ensure compliance of guidelines and identification of gaps / opportunities.</li> <li>Manage Performance, Persistency, and continuous development in UPI product.</li> </ul>
<b>Job specific skills</b>	<ul style="list-style-type: none"> <li>Have exposure on UPI payments</li> <li>Should know updated features of UPI and especially on the process and product implementation of UPI related items.</li> <li>Should have knowledge and worked on UPI use cases in banking industry</li> <li>Have deep understanding of product and regulatory norms to drive team for business within compliance</li> <li>In-depth knowledge of UPI systems and ecosystem and development ecosystem</li> </ul>
<b>Position</b>	<b>Lead - Digital Bank</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Drive adoption of Digital channels specifically Mobile Banking for servicing needs in line with the corporate digital engagement expansion plan.</li> <li>Analyzing the utilization of various Financial and non-financial transactions available in mobile banking app and devising and implementing suitable strategies to increase digital engagement of the customer.</li> <li>Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.</li> <li>Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses</li> <li>Design and drive the digital capability roadmap by liaising closely with relevant business and support functions and closely tracking the competitive and regulatory environment.</li> <li>Key focus areas will be across front end changes (i.e. client facing capability rollouts), backend digitization to drive cost efficiencies and capabilities to enable our front-line teams.</li> <li>Client facing changes will be a combination of sales related capabilities as well as engagement and servicing.</li> <li>Will be responsible to implement projects in line with the Bank's project management framework.</li> <li>Will be responsible to ensure compliance with the Group Digital GPS for internet and mobile banking and all new capabilities implemented</li> <li>Ensure compliance with the Bank's IT security, Client authentication and privacy controls.</li> </ul>

	<ul style="list-style-type: none"> <li>• Work with an ecosystem of partners to offer capability solutions, expand digital distribution and augment the offer with third party services through partners.</li> <li>• This role is a key lever for expansion of our digital capabilities and the related ecosystem to ensure we embed the digital offering into the core value proposition of the products and services we offer our clients and relevant prospects.</li> <li>• Regular monitoring of the Product uptime and ensure that downtime issue are resolved at the earliest</li> <li>• Review of use cases and their results and making final execution plan with IT/Product team.</li> <li>• Research emerging technologies, innovations and latest product/process improvement launches in BFSI sector , and generate actionable ideas / concepts (use cases)related to these upcoming technologies</li> <li>• Co-ordinate with different teams like, Product team, Marketing, Audit, Compliance, Legal and ensure their approvals for product launch and execution.</li> <li>• Responsible for creating, sizing and prioritizing user stories for the squad to deliver on daily basis</li> <li>• Defines product requirements and makes sure they are complete, integral and consistent</li> <li>• Identifies, assesses, monitors, controls and mitigates risks to the project(s); effectively and collaboratively resolving them</li> <li>• Familiarity with procedures, policies, products and services of a financial organization.</li> <li>• Knowledge of related risk and audits.</li> <li>• Ability to work within deadlines/customer demand.</li> </ul>
<b>Job specific skills</b>	Knowledge of digital only banks – regulations and working.
<b>Position</b>	<b>Business lead - Emerging Startups</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Build and manage startup investment portfolio of the fund/bank.</li> <li>• Building relationships with various stakeholders of the startup ecosystem including but not limited to incubators, accelerators, industry bodies, colleges/universities and VCs.</li> <li>• Scale-up and manage investment team.</li> <li>• Create visibility for the fund/bank in the startup funding space.</li> <li>• Collaborate with internal departments of bank to serve the banking needs of invest companies and grow wallet share for the banks.</li> </ul>
<b>Job specific skills</b>	Experience at senior level in advising or managing pools of capital or in fund or asset or wealth or portfolio management.
<b>Position</b>	<b>Business Lead - Late Stage Startups</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Involvement in all aspects of due diligence on new investments (business analysis, industry thesis, competitive landscape, business/pricing model, and financial modeling / deal structuring)</li> <li>• Reading/reviewing business plans and pitch decks</li> <li>• Assessing market/company attractiveness to help identify compelling businesses.</li> <li>• Preparing market analyses and presentations to drive investment decisions.</li> <li>• Manage startup investment portfolio of the fund.</li> </ul>
<b>Job specific skills</b>	Experience in sourcing and evaluating leads for a VC fund and portfolio management.
<b>Position</b>	<b>Analytics-Personal Loan</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• <b>Identifying and prioritizing business use cases:</b> Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of personal loan products.</li> <li>• <b>Opportunities identification:</b> Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions</li> <li>• <b>Build analytics framework for increasing/ maintaining customer engagement across channels/products</b></li> <li>• <b>Experience of having built credit/propensity/classification models individually or jointly.</b></li> <li>• <b>Business Understanding and Stakeholder Management:</b> Deep understanding of drivers of income and triggers in case of retail customers and products.</li> <li>• <b>Drive implementation of analytics solutions jointly with business owners</b></li> </ul>
<b>Job specific skills</b>	<b>Indepth of the Unsecured loan business, markets and models</b>

<b>Position</b>	<b>Analytics-Auto Loan</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of auto loan products.</li> <li>Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions</li> <li>Build analytics framework for increasing/ maintaining customer engagement across channels/products</li> <li>Experience of having built credit/propensity/classification models individually or jointly.</li> <li>Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.</li> <li>Drive implementation of analytics solutions jointly with business owners</li> </ul>
<b>Job specific skills</b>	Indepth knowledge of the Auto loan business, models and key stake holders.
<b>Position</b>	<b>Analytics-Gold Loan</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of gold loan products.</li> <li>Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions</li> <li>Build analytics framework for increasing/ maintaining customer engagement across channels/products</li> <li>Experience of having built credit/propensity/classification models individually or jointly.</li> <li>Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.</li> <li>Drive implementation of analytics solutions jointly with business owners.</li> </ul>
<b>Job specific skills</b>	Knowledge and experience in the Gold loan segment, process and digital journeys
<b>Position</b>	<b>Analytics-Home Loan</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of home loan products</li> <li>Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions</li> <li>Build analytics framework for increasing/ maintaining customer engagement across channels/products</li> <li>Experience of having built credit/propensity/classification models individually or jointly</li> <li>Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products</li> <li>Drive implementation of analytics solutions jointly with business owners.</li> </ul>
<b>Job specific skills</b>	Indepth knowledge of the mortgage market, legal and compliance rules, business models etc.
<b>Position</b>	<b>Analytics-MSME Loan</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of wholesale/SME bank products</li> <li>Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing wholesale bank customers by mining transactions</li> <li>Build analytics framework for increasing/ maintaining customer engagement across channels/products</li> <li>Experience of having built credit/propensity/classification models individually or jointly</li> <li>Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of SME customers and products. Drive implementation of analytics solutions jointly with business owners</li> </ul>



	<ul style="list-style-type: none"> <li>Engagement with Alternate data/vendors: Ability to work with internal and external alternate data vendors to develop models for acquisition or data mining or exploring newer opportunities to identify alerts/triggers/early warning signals</li> </ul>
<b>Job specific skills</b>	Indepth knowledge of the MSME segment, loan products, and business models.
<b>Position</b>	<b>Digital Marketing Specialist</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>In-Depth knowledge of biddable platforms</li> <li>Experience in handling paid channels</li> <li>Strategize, execute, monitor and manage campaigns across multiple platforms such as Google AdWords, Google Shopping Ads, Amazon Ads, Flipkart Ads etc.</li> <li>Report on Key performance indicators and lead generation initiatives</li> <li>Analyze consumer behaviour and determine customer personas to facilitate lead generation.</li> <li>Driving App Installs in different customer segment using programmatic channels - Ensuring continuous improvement in CTRs and CPIs (Cost per installation)</li> <li>Craft effective pay per click text ads and continuous implement text ads- A/B testing</li> <li>Collaborate with marketing teams to test data -driven ways to optimize performance</li> <li>Ensure data led approach to all activity</li> <li>Produce valuable and engaging content for all channels that attract and convert the target groups</li> <li>Measure and report on the performance of lead generation campaigns, gain insight and assess against goals.</li> <li>Excellent written and verbal communications skills.</li> <li>Strong visual communicator with experience in stakeholder management</li> </ul>
<b>Job specific skills</b>	Strategize, execute, monitor and manage campaigns across multiple platforms such as Google AdWords, Amazon Ads, Flipkart Ads etc.
<b>Position</b>	<b>Creative Designer</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design.</li> <li>Extensive use of Corel draw &amp; Photoshop to create and generate new images.</li> <li>Review final layouts and suggest improvements as needed.</li> <li>Responsibility for hands on designing within social media sites such as facebook, twitter etc •</li> <li>Use great web etiquette to ensure the right message is delivered through the right channels</li> <li>Deliver real time designs relevant to social media spaces which dynamically engages the audience •</li> <li>Work closely with the offline marketing and online marketing team as well as the IT/web team to ensure coherent delivery of activities aligned to strategic objectives</li> <li>Knowledge of digital marketing tools and techniques.</li> <li>Experience in creation of animated banner / video banners.</li> <li>Proficient in Adobe Creative Suite and Corel Draw, Adobe InDesign, Adobe Photoshop and Adobe Illustrator.</li> <li>Proficient in Video Editing</li> </ul>
<b>Job specific skills</b>	Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design.
<b>Position</b>	<b>Data Engineers</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Should be capable of implementing data pipelines with variety of data</li> <li>Identify valuable data sources and automate collection processes</li> <li>Undertake pre-processing of structured and unstructured data</li> <li>Undertake Data wrangling and cleaning</li> <li>Collaborate with all stakeholders of product development teams</li> <li>Identify valuable data sources and automate collection processes</li> <li>Analyse large amounts of information to discover trends and patterns</li> <li>Should have business expertise in:</li> <li>Data landscape understanding</li> <li>Solution conceptualisation</li> <li>Understanding of business context</li> <li>Business benefit estimation</li> </ul>
<b>Job specific skills</b>	Identify valuable data sources and automate collection processes & Undertake pre-processing of structured and unstructured data

<b>Position</b>	<b>ML Ops Specialist</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Build, Develop and Test AI models to solve banking problems</li> <li>Ensure adherence to AIML process requirements</li> <li>Will be responsible for monitoring and improving the Deep learning computer vision and NLP models</li> <li>Ensure highest standards of discipline set as per the compliance standards.</li> <li>Use NLP, Vision and ML techniques to bring order to unstructured data</li> <li>Use in-house or appropriate tools to derive detailed insights of model performance</li> <li>Work within the Engineering Team to understand, design, code, train, test, deploy enterprise scale machine learning systems and monitor the production models on a periodic basis</li> <li>Work alongside an excellent, cross-functional team across Engineering, Product and Design</li> </ul>
<b>Job specific skills</b>	Building and development of Test AI models to solve banking problems & Ensure adherence to AIML process requirements
<b>Position</b>	<b>Specialist in RPA – Recon process automation</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Gathering best practices from industry / peer banks and arrange for adoption in Bank.</li> <li>Full understanding of the recon process of various digital products and industry best practices in reconciliation.</li> <li>Implementing a cost effective recon process through RPA tool for high volume</li> <li>Understanding in various system in place and devise strategy and action plan.</li> <li>Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team through RPA (Robotic Process Automation).</li> </ul>
<b>Job specific skills</b>	Knowledge of the RPA in reconciliation of various digital products handling high volume traffic.
<b>Position</b>	<b>Manager/Analyst – Digital Payment fraud prevention</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Knowledge of various digital products, process and technology</li> <li>Root cause analysis of frauds related to Digital Products.</li> <li>System Gap analysis</li> <li>Strengthening of Bank's EFRM rules.</li> <li>Interaction and Reporting to various stakeholders</li> </ul>
<b>Job specific skills</b>	Knowledge of Payment security requirement and in depth understanding of emerging Fraud trends and Regulatory expectations
<b>Position</b>	<b>Product Lead –Kiosk</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Lead a team to devise strategy in respect of Kiosk with Physical Asset like ATM, Cash Recycler &amp; SSPBP (Self Service Pass Book Printer) etc.</li> <li>Analysing market dynamic and device strategy to implement prevailing best industry practice.</li> <li>Analyse market trends, new developments in the KIOSK space to optimize utilization and reduce overheads.</li> <li>Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team.</li> </ul>
<b>Job specific skills</b>	Indepth knowledge of KIOSK operations, regulations and market trends and patterns.
<b>Position</b>	<b>Lead –Kiosk Operations</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>Lead a team to handle the operational activity of Physical Asset like ATM, Cash Recycler SSPBP (Self Service Pass Book Printer) etc.</li> <li>Analysing market dynamic and device strategy to implement prevailing best industry practice.</li> <li>Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team.</li> </ul>
<b>Job specific skills</b>	Knowledge of operations of digital channels like ATM, Cash recyclers and SSPBP, market trends and key players.
<b>Position</b>	<b>Specialist UI/UX – Customer journey</b>
<b>Roles &amp; Responsibilities</b>	UI/UX specialist will be responsible for enabling a differentiated user experience. He/she will own creation and design of customer's interface with digital lending products
<b>Job specific skills</b>	Designing of customer journeys on the lending products.

<b>Position</b>	<b>UPI Merchant Product Manager</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Manage payments services that can be enabled through UPI for merchants, required to streamline back-end processes to bring efficiency.</li> <li>• Continuously improve UPI product in terms of customer value &amp; experience (UI/UX).</li> <li>• Required to integrate seamless UPI payment flow on the Merchant website / Apps / 3rd Party Applications.</li> <li>• Should involve in product maintenance activities to ensure minimum customer issues and also resolve issues within specified TAT's</li> <li>• and liaise with stakeholders to ensure compliance to all guidelines.</li> <li>• Responsible for VPA's creation on the Bank Channels as well as Third Party App, UPI Transactions where Merchant is acquired by the bank, Revenue earned through UPI</li> <li>• Required to implement a thorough Customer Lifecycle Management Strategy to make a complete product suite for meeting customers collections and payments requirements.</li> <li>• Coordinate with technology team of Merchants and Bank.</li> </ul>
<b>Job specific skills</b>	Indepth knowledge of the UPI system, business potential and management
<b>Position</b>	<b>UI/UX Specialist-Digital journey</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Deep understanding of web &amp; mobile development concept.</li> <li>• Hands-on experience in developing UI/UX apps, web pages through design software and wireframe tools.</li> <li>• Understanding business requirements and create user flows, wireframes, prototypes ,mockups etc</li> <li>• Identifying and troubleshooting UX problems</li> <li>• Incorporating customer feedback, usage metrics, and usability findings/surveys into design for enhanced user experience</li> <li>• Engaging and collaboration with various product and management teams</li> </ul>
<b>Job specific skills</b>	UI/UX Specialist in designing Digital journey on mobile/tab

## 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.