

Position	Head : Collections & Debt Management - Retail and Granular businesses
Role & Responsibilities	<p>The Head : Collection & Debt Management - Retail & Granular Business will be responsible for planning of entire Collection Infrastructure for Retail and Granular business of the Bank. He will be required to integrate various existing mechanism for Collection / recovery in Standard accounts and develop comprehensive Collection system for each Retail & Granular product with the help of Data Analytics.</p> <p>The Key highlights of the role are listed below (indicative and not limiting):</p> <ul style="list-style-type: none"> • Planning & building the entire Collections infrastructure for the bank. • Preparation/drafting of Collections Policy • Managing the entire collections of the Bank in the specified product segments in all buckets • Preparation of Collections Manual & SOP for day to day management of all products of Retail bank and other granular businesses like Agriculture, SHGs, Mudra Loans, Commercial Vehicles, Commercial equipment, Kisan Credit Cards, etc. • Integrating Tele-calling / data analytics into collections strategy • Setting up and management of Call centres for collection calls • Data management & MIS • Systems planning /Digitalisation for Collections activity and effective monitoring of the portfolio • Formation of Teams (in-house as well as vendors) for managing collections activity. • Preparation of strategy for reduction of delinquency/ NPA • An acumen for process adherence relating to regulator guidelines/ compliance • Team building ability and transformation management • Exposure to setting up departments/ exploring new markets • Execution expertise in collections management
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Ability to conceptualize and effectively execute the various strategies • Excellent interpersonal and communication skills • Experience in handling large team • Exposure to different markets in the country and understanding their nuances • Knowledge and hands on experience in collections work flow systems • Willingness to travel extensively • Passion for customer relationship building leading to brand value enhancement • Crisis/ customer complain handling exposure • Rapport in the risk industry
Educational Qualification	Graduation from Recognized University / Institute as approved by Central Government.

Minimum Experience	The applicant must have at least 25 years of work experience in Retail Assets across functional verticals in reputed Banking and Financial services with exposure mostly in risk and collections
CTC offered	Remuneration offered will be on CTC basis as per market benchmarks and is negotiable based on candidate's qualifications, experience and overall suitability for the post.
Location of posting	Mumbai. The candidate may be deputed to work with the team(s) within the Bank or any subsidiary if deemed necessary.
Nature of Engagement	Contractual Engagement for a period of 3 years, with yearly performance review. The term of engagement may be extended at the option of the Bank.
Age (as on 01.10.2019)	45-55 Years
Selection process	Selection will be based on short listing and subsequent round of Personal Interview and/or Group Discussion. Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection. The Bank reserves its right to call GD/ PI, 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 GD/PI and merely applying for the post does not entitle the candidate to be eligible for the selection process.
To Apply	Interested candidates are advised to visit the Bank's website www.bankofbaroda.co.in (Career Page) for further details. The last date of submission of the application is 25th October, 2019 (23:59 hours) .