



Position	HEAD - New MSME Business
Role & Responsibilities	<p>The Head - New MSME Business will be responsible for increasing MSME portfolio of the Bank by formulating Strategies for marketing of Bank's MSME products, effective monitoring various SME outfits and identify evolving SME segments/market to design new products & schemes. The Key highlights of the role are listed below (indicative and not limiting):</p> <ul style="list-style-type: none">• Responsible for growth of Bank's exposure in MSME segment• Ensure timely and effective implementation of govt. sponsored schemes such as MUDRA, Stand-up India, PMEGP, NULM etc.• Effective implementation of PSBLoansin59minutes• Ensure compliance with all Regulatory and Bank's guidelines• Introducing/strengthening customer segmentation and monitoring market development for SME loan products Building through market research,• Strengthen SME lending operations and loan processing• Strengthen SME sales mechanisms and sales force management• Developing new distribution approaches and channels• Working with Risk Management segment, support for development of risk management methodologies, for creditworthiness review and monitoring of loans.• Analyzing SME loan portfolios of Peer Banks
Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none">• In-depth knowledge of SME products throughout Banking industry.• Experience in Credit Appraisal, Sales, Relationship Management, Commercial and Product Development functions at senior management level.• Excellent interpersonal, and negotiation skills with the ability to network, generate new business and develop strong business relations.• Strong leadership skills with demonstrated competences in championing high performance management.• Evaluation of Financials of prospecting firms/customers• Strong understanding of market dimensions and Banking products• Strong analytical skills.• Excellent networking skills.• Good understanding of Regulatory requirements• Awareness about Anti Money Laundering norms
Educational Qualification	Graduation (preferably Engineering graduate) from Recognized University / Institute as approved by Central Government. Candidates with qualification CA/ICWA/MBA (Finance) or equivalent will be given preference.
Minimum Experience	The applicant must have minimum of 20 years of experience in Banking and Financial services out of which at least 10 to 15 years of experience in MSME Finance, of which some substantive years' experience as Head of MSME in a leading Bank.
CTC offered	Compensation will not be a limiting factor for the right candidate and will be discussed on a case by case basis.



बैंक ऑफ़ बड़ौदा
Bank of Baroda

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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	45-55 Years
Direct Reporting	Executive Director In-charge of Finance/Credit portfolio
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 30.09.2019.

Eligibility Criteria should be met as on 09.09.2019