RECRUITMENT OF HEAD - COLLECTIONS & DEBT MANAGEMENT – RETAIL AND GRANULAR BUSINESSES

NOTFICATION

This has reference to the advertisement dated 05.10.2019 in leading newspaper and detailed advertisement & notification on the Bank's website inviting applications for the post of Head - Collections & Debt Management – Retail and Granular Businesses.

In view of low number of suitable applications, it has been decided to reopen the application window up to 23:59 hours on 12.10.2020. Detailed advertisement & notification for the same has been appended below for ready reference.

Candidates who had applied earlier, are not required to apply again.

Decision of the Bank in all matters pertaining to selection process shall be final and binding.

Place: Mumbai   General Manager (HRM)
Date: 21.20.2020

Position	Head : Collections & Debt Management - Retail and Granular businesses
Role & Responsibilities	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.

Roles and Responsibilities (indicative & not limiting)

1. **Identification/Recognition of Borrowers :**
   - To ensure to draft meticulous plan and its execution through development of comprehensive infrastructure in digital mode.
   - To pluck and recognize the borrowers through development of an intelligent data analytics using all financials, account conduct and market intelligence inputs.
   - To prepare a flexible collections policy with bottom-up approach
   - To classify the Borrowers in specific category like Corporate, MSME, Agri, Retail etc and in specific product segment.
   - To specify and quantify reasons and amount for stress, diversion/siphoning, fraudulent activity.

2. **Resolution plan :**

   - To identify and mitigate factors detrimental to collection plan at all levels.
   - To set up an organisational structure for prompt remedial action to achieve the targets and ensure cross communication at every level.
   - To design and adhere to policy parameters to design a flexible resolution mechanism/plan for identified borrowers.
   - To develop a comprehensive MIS and Data base for ready reference and multi array reports.
   - To specify the parameters and deliverable to reduce delinquency/NPA.

3. **Measurement of Recovery/Collection:**
   - To arrive at targeted economic value/sacrifice through co-ordination amongst stakeholders and inter-vertical authorities.
   - To undertake the assessment for settlement value.
   - To ensure deployment of various guidelines w.r.t SARFEASI, compromise, settlement, recovery, redressal etc. to arrive at logical conclusion.
   - To develop a comprehensive MIS and Data base for ready reference and multi array reports.

4. **Target Collection :**
   - To ensure an efficient process distribution with well-defined SOP by placing an optimum mix of network personnel.
   - To nurturing the cross organisational support with participation of external agencies.
   - To develop a sustainable and robust control mechanism to arrest slippages and to rejuvenate the process adhering to regulatory compliances.
   - To develop a comprehensive feedback mechanism to ensure bottom-top participation.
   - To liaison with the top tier management of our Bank and other Banks to arrive at strategic conclusion.
   - **Any other roles/responsibilities as assigned by the Bank from time to time**

Job specific skills	**Applicants should possess the following attributes:** • 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 minimum of 20 years of experience in Banking and Financial services out of which at least 10 years of experience in Recovery functions at Corporate level of which some substantive years' experience as Head of Collection/Recovery in Retail and/or Granular business in a leading Bank.
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	Min. 45 years – Max. 55 Years
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 **12.10.2020 (23:59 hours).**
Eligibility Criteria to be met as on	01.10.2019