



RECRUITMENT OF HEAD – NEW MSME BUSINESS

NOTIFICATION

This has reference to the advertisement dated 09.09.2019 in leading newspaper and detailed advertisement & notification on the Bank's website inviting applications for the post of Head – New MSME Businesses.

In view of low number of suitable applications, it has been decided to reopen the application window up to 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
Date: 21.09.2020

General Manager (HRM)

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> <p><u>Roles and Responsibilities :</u></p> <p><u>1. MSME Portfolio Development :</u></p> <ul style="list-style-type: none"> – MSME portfolio development as per Business and Regulatory goals with desired diversification amongst risk/segment categories. – MSME product specific portfolio as per vision and goal of the Bank and regulatory compliance. – Timely and effective implementation of govt. sponsored schemes such as MUDRA, Stand-up India, PMEGP, NULM, PSB59 etc. <p><u>2. Business Development :</u></p> <ul style="list-style-type: none"> – Development, realignment and periodic correction on policy features, product features, methodologies and statistical approach. – To instate a flexible modelling of structure, goal oriented skill updation, dynamic appraisal process and communication channels. – Ensure timely updation and analysis of structure, delegated powers and operational issues. <p><u>3. Product Development and Market Research :</u></p> <ul style="list-style-type: none"> – To establish an entire supply chain array of MSME products aligned with market, peer products and activities. – To ensure the product development through market reserach, market intelligence and target market identification. – To develop a competent product team through centralized research <p><u>4. Process Development:</u></p> <ul style="list-style-type: none"> – To Ensure an efficient process distribution by placing a well-defined structure, network and delivery mechanism comprising optimum mix of processing and sales personnel. – To nurture 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. – To develop a comprehensive feedback mechanism to ensure bottom-top participation. – Liasioning with the top tier management of our Bank and other Banks to arrive at strategic goals and to lead the organisational goals in unison. <p>– Any other roles/responsibilities as assigned by the Bank from time to time</p>

Job specific skills	Applicants should possess the following attributes: <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(as on 09.09.2019)	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(as on 09.09.2019)	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.
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	Minimum 45 Years – Maximum 56 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 23:59 hours on 12.10.2020.
Eligibility to be met as on	09.09.2019