



Baroda Corporate Centre, Mumbai

RECRUITMENT OF BUSINESS HEADS FOR GOLD LOAN AND TRACTOR LOAN PORTFOLIO ON CONTRACT BASIS

Join India's International Bank For A Challenging Career

Online Registration of Application starts from :07.09.2020

Last date for Online Registration of Application 27.09.2020

Bank of Baroda, One of India's Largest Bank is looking for qualified and experienced professionals as Business Heads for its Gold Loan and Tractor Loan portfolios on contractual basis for its Offices in Bangalore/Mumbai to expand its reach and capitalize on the potential in these business segments.

PLEASE NOTE THAT

1. Candidates are advised to check Bank's website www.bankofbaroda.co.in/careers.htm 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. A candidate can apply for only one post under this project
4. The process of Registration of application is complete when documents in support of eligibility are uploaded in the application form
5. Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility
6. Post qualification experience below 6 months in any organization would not be considered

Details of the Position/s:

Position	Position Name	Vacancy
	1. Business Head - Gold Loan	1
2. Business Head-Tractor Loan	1	
Role & Responsibility	<ol style="list-style-type: none"> 1. Devising attractive and lucrative products in the specific Business segment 2. Strategizing for Marketing of the Bank products and to develop plan of action 3. Co-coordinating with the field functionaries to boost Gold loan/Tractor loan portfolio as the case be 4. Derive plan/s to reduce the TAT in processing of loans 5. Ensuring compliance of all guidelines issued by RBI or any other statutory authority with respect to the concerned portfolio 6. Arranging for tie-up arrangements with various players (viz. dealers, distributors, institutions, companies, establishments etc.) in the market to boost the product portfolio 7. Analyze potential loan markets and develop referral networks in order to locate prospects for loans 8. Any other role/responsibility as assigned by the Bank from time to time 	
Age (as on 01.08.2020)	Minimum Age - 30 years, Maximum Age - 55 years	
Educational Qualification(as on 01.08.2020)	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE etc. Preference shall be given to the Candidates who possess MBA /Post graduate diploma or degree in Management or its equivalent	
Post Qualification Experience and Job specific skills as on 01.08.2020	Minimum 10 years of relevant experience in handling Gold Loan/ Tractor portfolio in any Commercial Bank/NBFC	
CTC offered	Remuneration will be offered based on candidate's qualifications, experience and overall suitability for the respective posts, and shall not be a limiting factor for suitable candidates.	
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.	
Location of posting	Business Head - Gold Loan	Bangalore
	Business Head - Tractor Loan	Mumbai
The candidate may be deputed to work with the team(s) with the organization/ any subsidiary of the parent organization if and as deemed necessary and the place of posting may be changed as per the requirement of the Bank.		
Direct Reporting	GM/CGM In-charge of Gold Loan/ Tractor portfolio or any other Executive as decided by the Bank from time to time.	

Abbreviations stand for: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, EWS-Economically Weaker Sections, and PWD - Persons With Disability. Please note that change of category will not be permitted at any stage after registration of online application.

A. SELECTION PROCEDURE:

Selection will be based on short listing and subsequent round of Personal Interview and/or Group Discussion or any other method of selection.

- 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 for test/ GD/ PI, candidates in a ratio, at its sole discretion.
- Candidates will be shortlisted for Interview /any other method of selection based on their qualification, experience and overall suitability. Most suitable candidates will be called for GD/ & PI or any other method of selection and merely applying for the post does not entitle the candidate to be eligible for the selection process.
- The qualifying marks in test/Interview will be as decided by the Bank.
- A candidate should qualify in all the processes of selection, i.e. written test and/or GD and/or PI or any other method of selection (as the case may be) and only those who are sufficiently high in the merit will be shortlisted for subsequent processes.
- 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.

B. HOW TO APPLY:

Candidates are required to have a valid personal email ID and Contact No. It should be kept active till completion of this recruitment project. Bank may send call letters for GD, interview etc. through 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 Online.

GUIDELINES FOR FILLING ONLINE APPLICATION:

- i. Candidates will be required to register themselves online through Bank's website www.bankofbaroda.co.in/careers.htm.
- ii. Candidates need to upload their Bio-data/Resume/Curriculum-Vitae while filling online application. Candidates are also required to upload their scanned photograph & Signature.
- iii. Candidates should visit Bank's website www.bankofbaroda.co.in/Careers.htm and open the appropriate Online Application Format, available through the link being enabled on the Career Page→current Opportunities on the Bank's website.
- iv. 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 carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.
- v. Please note that the candidates are required to upload the document/s in support of their eligibility with respect to age, qualification (mandatory and/ or preferred education qualification), post qualification experience & Identity.

GUIDELINES FOR UPLOAD OF DOCUMENTS

- a) There will be separate link enabled in the online application itself for uploading document for Date of Birth(Birth Certificate/10th Pass certificate), Mandatory Education Qualification(Semester & Year Wise mark sheets, and final degree certificate), Preferred Education Qualification (Semester & Year Wise mark sheets, and final degree certificate), Post-Qualification Work Experience (Appointment letters, Relieving letters, Pay slips, Experience certificates etc), Identity Proof (Aadhar Card/PAN Card/Driving License/Passport/Voter ID Card)
 - b) Only the scan of the original documents have to be uploaded in PDF format
 - c) Click on the respective link for upload in the online application and browse and select the location where the PDF file of the said document/s is saved
 - d) Select the file by clicking on it and click the Upload button
 - e) Kindly ensure that the document is uploaded successfully before clicking on SUBMIT for final submission of the application
 - f) Please note that once uploaded/submitted , the documents uploaded cannot be edited/changed
 - g) Please note that the documents in support of mandatory education qualification & preferred education qualification respectively have to be uploaded in one PDF doc i.e. Semester Wise and Year Wise Mark-sheets & certificates against mandatory educational qualification (Graduation) and Semester Wise and Year Wise Mark-sheets & certificates against preferred education qualification (MBA/post graduate degree / diploma in management or its equivalent certificate).
 - h) Documents in support of Post-Qualification Work Experience (Appointment letters, Relieving letters, Pay slips, Experience certificates etc.) have to be uploaded in one PDF document against Work Experience.
 - i) File size for each upload should not exceed 5 MB.
 - j) Please note that upload of documents in support of the eligibility criteria as stipulated in the advertisement is mandatory for successful registration.
- vi. 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.

- vii. An online application which is incomplete in any respect will not be considered as valid.
- viii. 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.
- ix. 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.

a) 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 (01.08.2020) 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 will have to appear for the GD/interview at their own expense. However, eligible outstation SC/ST/Persons with Benchmark Disabilities category candidates called for GD/ interview will be paid II class to & fro railway/bus fare or actual expenses incurred, whichever is less, by shortest route on production of proof of travel (rail/bus ticket etc.). The above concession will not be admissible to SC/ST/Persons with Benchmark Disabilities category candidates who are already in service in Central / State Government, Corporations, Public Undertakings /Local Government, Institutions and Panchayats etc.
- v) 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 and travelling expenses, if any, otherwise admissible, will not be paid.
- vi) In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- vii) 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.
- viii) 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.
- ix) **Intimations will be sent by email only to the email ID 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.co.in for latest updates.
- x) 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.

C. ANNOUNCEMENTS

All further announcements/ details pertaining to this process will only be published/ provided on authorized Bank's website www.bankofbaroda.co.in from time to time under **Career section-Current Opportunities**. No separate communication/intimation will be sent to the candidates who are not shortlisted/selected in the process. All notification/communication placed on the Banks' website shall be treated as initiation to all the candidates who have applied for the said project.

Disclaimer: - 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.**

Merely satisfying the eligibility criteria norms does not entitle the candidate to be called for test/ GD/ interview. The Bank reserves the right to call only the requisite number of candidates for test/GD/ interview/other process after preliminary screening/ short-listing with reference to the candidate's age, qualification, essential requirements, suitability etc.

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of test /GD/ interview or to cancel the Recruitment Process entirely at any stage without assigning any reason.