

**RECRUITMENT OF HUMAN RESOURCE ON FIXED TERM ENGAGEMENT ON CONTRACT BASIS  
FOR VARIOUS DEPARTMENTS IN BANK OF BARODA**

***Join India's International Bank for a Challenging Assignment***  
***BOB/HRM/REC/ADVT/2024/05***

<b>Online Registration of Application starts from : 12.06.2024</b>	<b>Last date for Submission of Application &amp; Payment of fees: 02.07.2024</b>
<b>IMPORTANT TO NOTE</b>	
1.	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. Call letters/advice, wherever required will be sent by e-mail only. All revisions/corrigendum/modifications (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/advice etc.
3.	The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment. Candidates are requested to note down the acknowledgement number and a copy of application form for their future reference.
4.	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
5.	Post qualification experience below 6 months in any organization would not be considered.
6.	Only Candidates willing to serve anywhere in India, should apply.

**1. Details of Positions & Eligibility Criteria (As on 01.06.2024):**

Sn	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
<b>Department: Information Technology</b>					
1	Dy. Vice President - Data Scientist	2	Min - 28 Max - 35	B. Tech/ B.E./ M Tech/ M.E. in Computer Science/ IT/ Data Science/ Machine Learning and AI (Minimum 60% marks compulsory in B. Tech/ B.E.) from AICTE/UGC recognized university	Min. 6 years' post qualification experience in IT/Data Science in BFSI sector out of which min. 3 years' experience as a Data Scientist.
2	Asst. Vice President - Data Scientist	5	Min - 25 Max - 32		Min. 3 years' post qualification experience in IT/Data Science in BFSI sector out of which min. 1 year experience as a Data Scientist.
3	Dy. Vice President - Data Engineer	2	Min - 28 Max - 35	A bachelor's degree in engineering in Computer Science / Information Technology from AICTE/UGC recognized university.	Min. 6 years' post qualification experience in IT in BFSI sector out of which min. 3 years' experience in Big Data technology.
4	Asst. Vice President - Data Engineer	4	Min - 25 Max - 32	Preference shall be given to candidates who possess Cloudera Certified Administrator credentials.	Min. 3 years' post qualification experience in IT in BFSI sector out of which min. 1 year experience Big Data technology.
5	Application Architect	1	Min - 32 Max - 45	B.E./ B.Tech. in Computer Science or Information Technology	Minimum 08 years of Technical and IT experience out of which at least 3 years' experience as Application Architect. • Experience as Application Architect in Alternate Delivery Channels (eg: CBS, LOS, LMS etc.) will be preferred. • Experience in AGILE Methodology/ Core JAVA/ LINUX/ UNIX Server preferred
6	Enterprise Architect	1			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms
7	Infrastructure Architect	2			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in designing and building large IT infrastructure projects
8	Integration Expert	2			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in integration process of banking platforms.]
9	Technology Architect	2			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms

Sn	Post	Vacancies		Education Qualification	Post Qualification Experience
10	Quality Assurance Engineers	1	Min - 25 Max - 35	B.E/ B.Tech. in Computer Science or Information Technology	Minimum 03 years of experience in software testing.
11	Senior Developer -Full Stack Java	8	Min- 28 Max- 40	B.E/ B.Tech. in Computer Science or Information Technology	Minimum 06 years of experience in software development
12	Developer- Full Stack Java	3	Min - 25 Max - 35		Minimum 03 years of experience in software development
13	Developer - Full Stack .NET & JAVA	5	Min - 25 Max - 35		Minimum 03 years of experience in software development
14	Senior Developer - Mobile Application Development	2	Min- 28 Max- 40		Minimum 06 years of experience in software development
15	Developer - Mobile Application Development	5	Min - 25 Max - 35		Minimum 03 years of experience in software development
16	Senior UI/UX Designer	1	Min- 28 Max- 40		Minimum 06 years of experience in UI/UX designer roles
17	UI/UX Designer	1	Min - 25 Max - 35		Minimum 03 years of experience in UI/UX designer roles

**Department: MSME**

18	Zonal Sales Manager - MSME Business	1	Min : 32 Max : 48	Mandatory - Graduate in any discipline  Preferred - Post-Graduation Degree/Diploma in Management in Banking/ Sales / Marketing/ Credit/ Finance	Minimum 12 Years of experience In sales of assets side preferably in MSME Business. Candidates having leadership experience as under will be preferred: (1) Team handling of more than 20 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
19	Zonal Sales Manager - MSME - CV/CME	1	Min : 32 Max : 48		Minimum 12 Years of experience In sales of assets side preferably in commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans . Candidates having leadership experience as under will be preferred: (1) Team handling of more than 10 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
20	Zonal Sales Manager - MSME - LAP/ Unsecured Business	1	Min : 32 Max : 48		Minimum 12 Years of experience In sales of assets side preferably in MSME Loan Against Properties / Unsecured Loan Business. Candidates having leadership experience as under will be preferred: (1) Team handling of more than 10 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
21	Assistant Vice President MSME - Sales	17	Min- 28 Max- 40		Minimum 8 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India.
22	Assistant Vice President MSME - Sales CV/CME Loans	3	Min- 28 Max- 40		Minimum 8 years of experience in Sales of Assets preferably in Sales of Commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans with Bank's / NBFC's / Financial Institution's in India.

Sn	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
23	Senior Manager MSME – Sales	7	Min : 25 Max : 37	Mandatory – Graduate in any discipline  Preferred – Post-Graduation Degree/Diploma in Management in Banking/ Sales/ Forex/ Marketing/ Credit	Minimum 5 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India
24	Senior Manager MSME - Sales CV/CME Loans	4	Min : 25 Max : 37		Minimum 5 years of experience in Sales of Assets preferably in Sales of Commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans with Bank's / NBFC's / Financial Institution's in India
25	Senior Manager MSME - Sales LAP/ Unsecured Business Loans	1	Min : 25 Max : 37		Minimum 5 years of experience in Sales of Assets preferably in Sales of Loan Against Property / Unsecured Loans with Bank's / NBFC's / Financial Institution's in India.
26	Senior Manager MSME - Sales Forex (Export/Import Business)	10	Min : 25 Max : 37		Minimum 5 years of experience Sales of Forex / Export Business with any Bank / Financial Institutions in India.
27	Manager MSME - Sales	11	Min:22 Max : 35		Minimum 2 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India
<b>Department: WMS</b>					
28	Radiance Private Sales Head	1	Min - 35 Max – 50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India./Govt. bodies/AICTE  Desirable: Degree/Master Degree in Marketing	Candidates having relevant work experience of minimum 15 years with 3 years' experience in a Private Banking / Private Wealth business in a supervisory position with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies.
29	Group Head	4	Min: 31 Max: 45	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE  Desirable qualification/certification : • 2 years full time Post Graduate Degree / Diploma in Management • Regulatory certifications e.g. NISM/IRDA	Minimum 10 Years of experience in managing sales in Wealth Management/Retail Banking/ Investments in the financial service industry. • Should have managed a large team of Relationship Managers & Team Leads at Regional Level at least for 5 years
30	Territory Head	8	Min:27 Max:40		Minimum 6 years of experience in Relationship Management in Wealth Management out of which minimum 2 years as a Team Lead. Proficiency/knowledge in local language/area/market/clients is desirable
31	Senior Relationship Manager	234	Min: 24 Max: 35		Minimum 3 Years of Experience as Relationship Manager in Wealth Management with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies. Proficiency/knowledge in local language/area/market/clients is desirable
32	E-Wealth Relationship Managers	26	Min: 23 Max: 35	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE  Desirable qualification/certification : • 2 years full time Post Graduate Degree / Diploma in Management • Regulatory certifications e.g. NISM/IRDA	Minimum 2 Years of Experience as Relationship Manager in Wealth Management with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies OR 2 years' experience in sales/ services of High Value financial products through digital medium (telephone/video or web).

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
33	Private Banker- Radiance Private	12	Min- 33 Max-50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE  Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management , CFP, CFA or equivalent qualifications	Minimum 12 Years of relevant work experience in financial services, Investment advisory or Private banking out of which minimum 8 Years of experience is in Wealth Management or related profiles • Excellent knowledge of Private Banking products and services including Investments (Mutual Funds, PMS, AIFs, Structured products). Insurance (Life, Health, General), Banking Products (Assets as well as Liabilities), Trusts as well as advisory services etc. • Proven track record of high performance and bespoke relationship management • Excellent connections in the respective private banking markets • Well-versed in terms of Banking regulations, and reforms and developments/changes across the Wealth M
34	Group Sales Head (Virtual RM Sales Head)	1	Min- 31 Max-45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE  Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	• Minimum 10 Years of relevant work experience in financial services, Investment advisory out of which minimum 5 Years of experience in Wealth Management. • Prior experience of handling virtual Relationship Manager sales centre/outbound sales in call centre, outbound tele-sales • Good understanding of the sales process and compliance for tele sales. • Excellent Knowledge of Investment Products, PMS, Mutual Funds and Insurance 3 • Proven track record of High Performance and Leadership • Should have managed a large team of relationship managers & Team Leads at Regional Level at least for 5 years.
35	Wealth Strategist (Investment & Insurance)	9	Min: 24 Max: 45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	• Minimum 3 years of experience as a Relationship Manager/ Investment Counsellor in Wealth Management. • Excellent knowledge of Investment Products, PMS, AIF, Mutual Fund, Insurance etc.
36	Product Head - Private Banking	1	Min - 24 Max - 45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	• Minimum -3- years of relevant work experience. • Must have experience of handling clients segments having TRV of Rs 15 Cr and above. • Must be well versed with the Investment, Insurance, Derivative Products, etc. • Ability to co-ordinate with various department like Trade, Forex, Project Finance, Merchant Banking, Syndication, Venture Capital, Private Equity. • Must have sound knowledge of the prevalent ecosystem of Private Wealth in the industry. • Must be aware of the regulatory guidelines, pertaining to products
37	Portfolio Research Analyst	1	Min - 22 Max - 35	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE  Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	Minimum 1 year of experience as a Research Analyst in Wealth Management with leading Public / Private / Foreign Banks / Broking / Security firms. • The candidate should have good command over excel and MIS preparation. • Must possess sound communication skill. • Must possess requisite knowledge of Wealth Management products.

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
<b>Department: Cash Management Department</b>					
38	Assistant Vice President-Acquisition & Relationship Manager	19	Min : 23 Max : 40	Graduation (in any discipline)  Preference would be given to candidates having Post Graduate Degree/ Diploma in Management/ Chartered Accountant	Minimum 3 years of work experience.  Preference would be given to candidates with Banking experience in Sales/Relationship Management/Cash Management.
<b>Department: Digital Group</b>					
39	Digital marketing specialists for social media marketing	1	Min : 25 Max : 40	Graduate (in any stream) degree  Preferred: 06 months to 2 year post graduate qualification (diploma/ certificate) with specialization in Digital Marketing	Minimum 4 years of experience in Digital Marketing in Banking Products
40	Digital lending risk specialist	2	Min : 28 Max : 45	Graduation (in any stream)  And  2 year Post Graduate qualification with specialization in Finance / Economics/Statistics / Mathematics	Minimum 5 years of overall experience With relevant experience in risk modelling team of a bank / financial institution / credit institution / related organization
41	Special Analytics for Cross Sell, BNPL	3	Min : 25 Max : 40	Graduate degree (in any stream)  Preferred: 2 year post graduate qualification (degree/diploma)with specialization in Finance/ Economics/ Computer Science/ Statistics/ Mathematics	Minimum 4 years of overall experience with relevant experience in Digital Analytics team of a bank / financial Institution / credit institution / related organizations.
42	Zonal Lead Manager-Merchant Business Acquiring	4	Min : 26 Max : 40	BE / B. Tech/ B Sc – IT/ B Sc Comp. Sc./ BCA OR MCA Preferred: MBA in marketing	Min. 5 years of experience in sales of POS (GPRS, Android, MPOS)and VAS (Value Added Services, Bharat QR,UPI QR ,IPG EMI, PC POS, Other Asset Leads with a reputed bank or merchant acquirer
43	Data Engineers	1	Min : 24 Max : 45	BE/ B Tech Degree	<ul style="list-style-type: none"> <li>• Minimum 3 years of previous industry work experience will be preferred</li> <li>• In-depth understanding of database structure principles.</li> <li>• Knowledge of data mining and segmentation techniques, expertise in SQL and Oracle.</li> <li>• Familiarity with data visualization and data oriented.</li> <li>• Ability to document complex business processes and handle all types of customer requests.</li> <li>• Good communication skill in English; Math &amp; Statistical analysis, ability to interpret and collate relevant data.</li> <li>• Should have working experience on on-premises and cloud-based data infrastructure handling large and diverse datasets</li> <li>• Experience in one or more of the below technologies is preferred <ul style="list-style-type: none"> <li>• AWS/GCP/Azure</li> <li>• Kubernetes/Docker Swarm • Apache Hadoop &amp; Apache Spark</li> <li>• Elastic Stack/Elk</li> <li>• Airflow / Prefect</li> <li>• MongoDB, Cassandra, Redis, Memcached and DynamoDB</li> <li>• MySQL, Cassandra, and Oracle SQL</li> <li>• PowerBI/Tableau/Qlik view</li> </ul> </li> </ul>

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
44	ML Ops Specialist	1	Min : 24 Max : 45	Graduate Degree in Information Technology, Computer Science, Business or Data Science;	Minimum 3 years of previous industry work experience will be preferred Deep understanding of ML techniques such as: classification, clustering, deep learning, optimization methods, supervised and unsupervised techniques Strong communication skills and an effective team player. Proven ability to apply, debug, and develop machine learning models for real-world applications Strong knowledge in Math & Linear Algebra, Calculus, Statistics, Probability and Matrices Strong skills on AI algorithms & Supervised and Unsupervised algorithms Strong skills in Python 3.6+, Tensorflow 2.0, Scikit learn
45	Specialist in RPA - Recon process automation	1	Min : 26 Max : 40	BE / B. Tech/ B Sc - IT/ B.Sc Comp. Sc./ BCA/ MCA/ MBA	-5 years- relevant experience in Handling Recon Ops for high volume traffic and Understanding / having expertise in Automation of Recon process through technological support.
46	Business Manager (Mobile Banking)	1	Min : 26 Max : 40	BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA / MCA	Min. 5 years of experience in Online and Mobile banking projects Candidates Preferred from company/ Industry: Fintech/ Digital Bank
47	Business Manager (FASTAG)	1	Min : 24 Max : 40	Preferred: B.Tech/ BE preferably in Computer Science/ Information Science/ Information Technology OR MBA in Marketing	Min. 3 years' experience in FASTAG operations
48	Business Manager (BBPS)	1	Min : 26 Max : 40		Min 5 years' experience in BBPS operations
49	Lead - UPI	1	Min : 26 Max : 40	BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA OR	Min. 5 years of experience of working in UPI team with a reputed bank or PSP App company
50	Lead - Digital Bank	1	Min : 26 Max : 40	MCA Preferred: MBA in marketing	Min. 5 years of experience in Digital Banking
51	Digital Partnership Lead - Corporates	1	Min : 29 Max : 45	Mandatory : Graduation degree Preferred : 2 year post graduate qualification with specialization in Marketing or Finance	Minimum 8 years of overall experience with relevant experience in digital strategic partnerships with fintechs and B2B sales in a leadership role preferably for a bank / financial organization
52	Business Lead - Emerging Startups	1	Min : 29 Max : 45	Chartered Accountant/ CFA/ Masters in Business Administration (MBA)/ Post Graduate Diploma in Management (PGDM) or its equivalent with a specialization in Finance or Marketing.	Minimum 8 years' experience in managing or assisting in managing a pool of capital of min Rs. 500 crs. investment size. Earlier experience preferred in Corporate Venture Arm or a VC/PE fund/ Fintech investments and must have made minimum 2 Fintech investments

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
53	Analytics-Personal Loan	1	Min : 26 Max : 45	Graduation degree in any stream	Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
54	Analytics-Auto Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
55	Analytics-Gold Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
56	Analytics-Home Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
57	Creative Designer	1	Min : 24 Max : 35	A Bachelor Degree or equivalent in Graphic Design, Visual Communication or a similar discipline	Minimum 3 years of overall experience with relevant experience in leading a Digital Agency will be given preference. Design thinking and Storytelling advocate Experienced design profession with more than 5 years of relevant hands on experience Proficient in Adobe CS ( Photoshop, Illustrator, InDesign ,Acrobat)
58	Lead - Digital Payment Fraud Prevention	1	Min : 31 Max : 45	Mandatory : BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA / MCA/MBA	10 years relevant experience in BFSI in FRM field. Understanding of Payment security requirement and in depth understanding emerging Fraud trend and Regulators expectation.
59	Lead - Kiosk Operations	1	Min : 31 Max : 40		10 years' experience in Digital Operations space (Kiosk like ATM, CR, SSPBP etc.) understanding of technological changes and demand for improvement in Digital features
60	Specialist UI/UX - Customer journey	1	Min : 24 Max : 40	Bachelor's/Master's degree in computer science/ Information Technology/ MCA/ Design related or equivalent. Preferred: UI/UX Certification	3 years of experience of working in digital banking team / IT team of BFSI organizations in similar roles - designing customer journeys
61	UPI Merchant Product Manager	4	Min : 26 Max : 40	B.E./B. Tech in Computer Science/ Information Technology/ Electronics & Communication/ Electrical & Electronics	5 years' experience on payments in the financial services, 3 years in handling UPI is preferred In-depth knowledge of Agile process and principles Outstanding communication, presentation and leadership skills Excellent organizational and time management skills Sharp analytical and problem-solving skills
62	UI/UX Specialist-Digital journey	1	Min : 25 Max : 45	Degree/ Post Graduate in Engineering/ Technology/ Computer Application OR Degree/ Diploma in Design, Fine Arts from institute of repute.	Minimum -4- years of fulltime experience working with leading BFSI organisation or technology/Fintech firms

**Department: Defence Banking**

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
63	Defence Banking Advisor (DBA)	7	Max : 60	A Bachelor Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE etc.	Retired Officials who held the rank of Brigadier in the Indian Army/Commodore in the Indian Navy/ Air Commodore in the Indian Air Force

The educational qualifications shall be obtained from Institute recognized by AICTE/UGC/Government.

\* Please note that the Bank may modify the number of vacancies depending on its requirement.

**Credit History:** The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. The minimum credit score will be as per the Banks policy, amended from time to time.

**2. Roles & Responsibilities are appended as Annexure - I**
**3. Reservation in Posts (Wherever applicable):**

S.N.	Position	SC	ST	OBC	EWS	UR	Total	Out of which			
								OC	VI	HI	ID
1 & 3	Dy. Vice President – Data Scientist & Data Engineer	0	0	1	0	3	4	--	--	--	--
2 & 4	Asst. Vice President – Data Scientist & Data Engineer	0	0	2	1	6	9	--	--	--	--
5 to 9	Application Architect	1	0	3	1	3	8	--	--	--	--
	Enterprise Architect										
	Infrastructure Architect										
	Integration Expert										
	Technology Architect										
18 to 20	Zonal Sales Manager - MSME Business	1	0	1	1	0	3	--	--	--	--
	Zonal Sales Manager - MSME - CV/CME										
	Zonal Sales Manager - MSME - LAP/ Unsecured Business										
21 & 22	Assistant Vice President MSME - Sales	6	2	7	3	2	20	--	--	--	--
	Assistant Vice President MSME - Sales CV/CME Loans										
23 to 26	Senior Manager MSME – Sales	3	6	2	8	3	22	--	--	--	--
	Senior Manager MSME - Sales CV/CME Loans										
	Senior Manager MSME - Sales LAP/ Unsecured Business Loans										
	Senior Manager MSME - Sales Forex (Export/Import Business)										
27	Manager- MSME Sales	2	2	3	2	2	11	--	--	--	--
28	Radiance Private Sales Head	--	--	--	--	1	1	--	--	--	--
29	Group Head	1	1	1	1	--	4	--	--	--	--
30	Territory Head	2	1	2	2	1	8	1	1	--	--
31	Senior Relationship Manager	33	29	71	40	61	234	4	4	4	4
32	E-Wealth Relationship Managers	3	1	5	4	13	26	1	1	--	--
33	Private Banker-Radiance Private	2	1	5	2	2	12	--	--	--	--
34	Group Sales Head (Virtual RM Sales Head)	--	--	--	--	1	1	--	--	--	--
35 & 36	Wealth Strategist (Investment & Insurance)	5	2	3	--	--	10	--	--	--	--
	Product Head - Private Banking										
37	Portfolio Research Analyst	--	--	--	--	1	1	--	--	--	--
38	AVP- Acquisition & Relationship Manager	5	2	5	5	2	19	--	--	--	--

A candidate can apply for only one post & one location only (wherever vacancies are notified location wise) and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration (s) will stand forfeited. However, the selected candidates are liable to be posted by the Bank at its absolute discretion to any of the Branches/ Offices of the Bank or to any place in India.

**Abbreviations stand for:** SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, EWS - Economically Weaker Sections, UR- Unreserved, PWD - Persons with Disability, OH-Orthopedically Handicapped, HI - Hearing Impaired, VI- Visually Impaired, ID- Intellectually Disabled.



**NOTE:**

1. Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application.
2. Candidates belonging to OBC category but coming in the 'creamy layer' and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GENERAL' or GENERAL (OC/HI/VI/ID) as applicable.
3. Benefit of reservation under EWS category is permissible only upon production of an 'Income and Asset Certificate' issued by a Competent Authority in the format prescribed.
4. Caste/EWS/PWD certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the candidates applying under SC/ST/OBC/EWS/PWD category, while submitting their application/s.
5. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
6. Reservation for PWD is horizontal and within the overall vacancies for the post.
7. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Bank.
8. There is no reservation for Ex-Servicemen in Officers' Cadre.
9. Maximum age indicated is for General category candidates as on 01.06.2024. Relaxation in upper age limit will be available as detailed above.

**3.1 Relaxation in Upper Age Limit:**

S.N.	Category	Age Relaxation (years)
1.	Scheduled Caste	5
2.	Scheduled Tribe	5
3.	Other Backward Classes (Non-Creamy Layer)	3
4.	Persons with Disability	Gen/EWS - 10, OBC - 13, SC/ST - 15
5.	Ex-servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	Gen/EWS - 5, OBC - 8, SC/ST - 10
6.	Persons affected by 1984 riots	5

The aforesaid Relaxation of Upper Age is applicable as per the Reservation Points available for different positions as mentioned above

**4. Remuneration & Location of Posting:**

S.N.	Dept / Vertical	Position	Indicative Compensation	Location of Posting
1	IT	Dy. Vice President - Data Scientist	25.00 Lacs to 42.00 Lacs	Mumbai
2		Asst. Vice President - Data Scientist	20.00 Lacs to 40.00 Lacs	
3		Dy. Vice President - Data Engineer	24.00 Lacs to 45.00 Lacs	
4		Asst. Vice President - Data Engineer	24.00 Lacs to 40.00 Lacs	
5		Application Architect	35 Lacs to 55 Lacs	
6		Enterprise Architect		
7		Infrastructure Architect		
8		Integration Expert		
9		Technology Architect	08 Lacs to 15 Lacs	
10		Quality Assurance Engineers		
11		Senior Developer -Full Stack Java		
12		Developer- Full Stack Java		
13		Developer - Full Stack .NET & JAVA		
14		Senior Developer - Mobile Application Development		
15		Developer - Mobile Application Development		
16		Senior UI/UX Designer		
17		UI/UX Designer	08 Lacs to 12 Lacs	
18	MSME	Zonal Sales Manager - MSME Business	30 Lacs to 50 Lacs	The place of posting will be depending upon the Bank's requirement from time to time. Candidates shall be placed at any of its Offices/Branches in India.
19		Zonal Sales Manager - MSME - CV/CME		
20		Zonal Sales Manager - MSME - LAP/ Unsecured Business		
21		Assistant Vice President MSME - Sales	20 Lacs to 40 Lacs	
22		Assistant Vice President MSME - Sales CV/CME Loans		
23		Senior Manager MSME - Sales	10 Lacs to 30 Lacs	
24		Senior Manager MSME - Sales CV/CME Loans		
25		Senior Manager MSME - Sales LAP/ Unsecured Business Loans		
26		Senior Manager MSME - Sales Forex (Export/Import Business)		
27		Manager MSME - Sales		

S.N.	Dept / Vertical	Position	Indicative Compensation	Location of Posting		
28	WMS	Radiance Private Sales Head	20 Lacs to 35 Lacs	Mumbai		
29		Group Head	16 Lacs to 28 Lacs	Bengaluru-1 Chennai- 1	Kolkata-1 New Delhi-1	
30		Territory Head	14 Lacs to 25 Lacs	Indore-1 Kolkata-1 Mumbai-4	Nagpur-1 New Delhi-1	
31		Senior Relationship Manager	8 Lacs to 14 Lacs	Ahmedabad-20 Allahabad-3 Bareilly-2 Bengaluru-25 Bhopal-3 Chandigarh-2 Chennai-8 Coimbatore-2 Ernakulam-5 Guwahati-4 Hyderabad-11 Indore-6 Jaipur-5 Jalandhar-1	Jodhpur-2 Kanpur-3 Kolkata-14 Lucknow-5 Mumbai-40 Nagpur-4 New Delhi-30 Patna-5 Pune-10 Rajkot-3 Surat-3 Udaipur-3 Vadodara-12 Varanasi-3	
32		E-Wealth Relationship Managers	4 Lacs to 8 Lacs	Mumbai		
33		Private Banker-Radiance Private	14 Lacs to 25 Lacs	Bengaluru-1 Mumbai-7	New Delhi-4	
34		Group Sales Head (Virtual Sales Head)	14 Lacs to 25 Lacs	Mumbai		
35		Wealth Strategist (Investment & Insurance)	12 Lacs to 20 Lacs	Bengaluru-1 Chennai-1 Hyderabad-1 Jaipur-1	Lucknow-1 Mumbai-2 New Delhi-2	
36		Product Head - Private Banking	10 Lacs to 16 Lacs	Mumbai		
37		Portfolio Research Analyst	6 Lacs to 10 Lacs	Mumbai		
38		BCMS	AVP- Acquisition & Relationship Manager	10 Lacs to 30 Lacs	Baroda-1 Hyderabad-1 Bhubaneswar-1 Ludhiana-1 Rajkot-1 Guwahati-1 Mangalore-1 Bareilly-1 Nagpur-1	Surat-1 Chandigarh-1 Mumbai-2 Vishakhapatnam-1 Chennai-1 Bengaluru-1 Kanpur-1 Agra-1 Varanasi-1
39		Digital Department	Digital marketing specialists for social media marketing	Remuneration will be offered based on candidate's qualifications, experience, overall suitability, last drawn salary of the candidate and market benchmark, and shall not be a limiting factor for suitable candidates.	Mumbai	
40			Digital lending risk specialist		Mumbai	
41			Special Analytics for Cross Sell, BNPL		Mumbai	
42	Zonal Lead Manager-Merchant Business Acquiring		Anywhere in India			
43	Data Engineers		Mumbai			
44	ML Ops Specialist		Mumbai			
45	Specialist in RPA - Recon process automation		Mumbai			
46	Business Manager (Mobile Banking)		Mumbai			
47	Business Manager (FASTAG)		Mumbai			
48	Business Manager (BBPS)		Mumbai			
49	Lead - UPI		Mumbai			
50	Lead - Digital Bank		Mumbai			
51	Digital Partnership Lead - Corporates		Mumbai			
52	Business Lead - Emerging Startups		Mumbai			
53	Analytics-Personal Loan	Mumbai				
54	Analytics-Auto Loan	Mumbai				
55	Analytics-Gold Loan	Mumbai				
56	Analytics-Home Loan	Mumbai				
57	Creative Designer	Mumbai				
58	Lead - Digital Payment Fraud Prevention	Mumbai				
59	Lead - Kiosk Operations	Mumbai				
60	Specialist UI/UX - Customer journey	Mumbai				
61	UPI Merchant Product Manager	Mumbai				
62	UI/UX Specialist-Digital journey	Mumbai				
63	Defence Banking	Defence Banking Advisor	24 Lacs P.A.	Chennai-1 Kolkata-1 Chandigarh- 1 Mumbai-1	Bhopal-1 Guwahati-1 Lucknow-1	

\*However, the selected candidates are liable to be transferred by the Bank at its absolute discretion to any of the branches/ offices of the Bank or to any place in India.

#### 5. **Nature of Employment:**

The engagement under the contract is for a period of three (-3-) years or upto attaining the age of -62- years, whichever is earlier and can be subsequently renewed yearly for -1- year each in such a manner that the total engagement period is not more than -5- year, subject to satisfactory performance at the discretion of the Bank. (subject to maximum age as -62- years).

#### 6. **Application fees:**

- Rs.600/- + Applicable Taxes + Payment Gateway Charges for General, EWS & OBC candidates
- Rs.100/- + Applicable Taxes + Payment Gateway Charges for SC, ST, PWD & Women

The candidate is required to pay the non-refundable application fee/Intimation charges irrespective of whether online test is conducted or not and even if the candidate is shortlisted or not for the interview.

#### A. **SELECTION PROCEDURE:**

- Selection will be based on short listing and subsequent round of Personal Interview and/or any other selection method.
- 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 candidates in a particular ratio, at its sole discretion, as per the Bank's requirement.
- Adequate number of 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 the selection process (PI/any other selection method) and merely applying / being eligible for the post does not entitle the candidate to be eligible for the selection process.
- The qualifying marks in Interview/selection procedure will be decided by the Bank.
- A candidate should qualify in all the processes of selection i.e. Personal Interview and/or other selection method (as the case may be) and should be sufficiently high in the merit to be shortlisted for subsequent process.
- 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.
- Bank reserves the right to consider the candidature of the candidate to any other position mentioned in this advertisement other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

#### B. **HOW TO APPLY:**

**Candidates are required to have a valid personal email ID and Contact Number.** It should be kept active till completion of this recruitment project. Bank may send call letters for Personal interview and/or Selection Process on 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.

##### a) **GUIDELINES FOR FILLING ONLINE APPLICATION:**

- i. Candidates should visit Bank's website [www.bankofbaroda.in/career.htm](http://www.bankofbaroda.in/career.htm) and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Careers-> Current Opportunities on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking etc.
- ii. Candidates need to upload their Bio-data while filling online application. Candidates are also required to upload their scanned photograph, signature and other documents related to their eligibility. Please refer to Annexure II regarding scanning of photograph & signature and upload of documents.
- iii. 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 getting the details filled in/carefully verifying, in the online application and ensuring that the same are correct prior to submission as no change is possible after submission.
- iv. 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.
- v. An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
- vi. Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation Certificate, Other Certifications, Experience Letter (any document which substantiates relevant experience), Document showing Break up of CTC, Latest Salary Slip (e.g. Apr 2024/ May 2024), etc. at the time of submitting the online application form.
- vii. 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.
- viii. 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.

**b) PAYMENT OF FEES:**

- i. Application fees and Intimation Charges (Non-refundable) of Rs. 600/-for General /EWS and OBC candidates (plus applicable GST & transaction charges) and Rs.100/- (Intimation charges only) for SC/ ST/PWD/Women candidates (plus applicable GST & transaction charges) will be applicable. Bank is not responsible if any of the candidates makes more than one payment/s and no request for refund of fees shall be entertained.
- ii. Fee payment will have to be made online through payment gateway available thereat.
- iii. After ensuring the correctness of the particulars of the application form, candidates are required to pay fees through the payment gateway integrated with the application. No change/edit will be allowed thereafter.
- iv. The payment can be made by using Debit Card / Credit Card / Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
- v. On successful completion of the transaction, e-receipt and application form with the data entered by the candidate will be generated, which should be printed and retained by the candidate.
- vi. If the online transaction is not successfully completed, please register again and make payment online.
- vii. There is also a provision to reprint the application form containing fee details, at later stage.

**c) 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 (01.06.2024) and also ensure that the particulars furnished by him/her are correct in all aspects.
- 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 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. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
- v) 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 without notice.
- vi) 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.
- vii) **Intimations, wherever required will be notified on Bank's website and/ or sent by email and/ sms only to the email ID and mobile number 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.in](http://www.bankofbaroda.in) for latest updates.
- viii) 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.
- ix) The Bank reserves the right to modify the place of posting as per administrative requirements of the Bank from time to time.

**C. ANNOUNCEMENTS:**

All further Announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorized Bank's website [www.bankofbaroda.in](http://www.bankofbaroda.in) from time to time under **Career section/web page → Current Opportunities**. No separate communication/intimation will be sent to the candidates who are not shortlisted/not selected in the process. All notification/communication placed on the Bank's website shall be treated as intimation to all the candidates who have applied for the said project.

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.**

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of interview/ any other selection process or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

**ANNEXURE I**

**ROLES AND RESPONSIBILITIES**

Name of Position	Data Scientist
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Work in Bank's Analytics Centre of Excellence as data Scientist</li> <li>• Identify, analyze, and interpret trends or patterns in complex data sets</li> <li>• Utilize a hypothesis-driven problem-solving approach to design, construct, and rapidly test/iterate exploratory analytics that will reveal insight and opportunities for the business</li> <li>• Generate efficient data marts, analysis and reports on large data sets, building basic automations to reduce manual interventions for repeated analysis and data updates</li> <li>• Work with management to prioritize business and information needs</li> <li>• Locate and define new process improvement opportunities</li> <li>• Implement and Deploy Machine Learning/ Artificial Intelligence/ Natural Language Processing models using R/Python etc.</li> <li>• Monitor the performance and accuracy of the AI/ML models in production.</li> <li>• Design and implement Big data scalable workflow systems using Big Data Technologies</li> <li>• Closely collaborate with business teams to develop/ co-create analytics use case</li> <li>• Understand business requirements, devise and implement strategies to improve the operational efficiencies/business KPIs using AI/ML techniques</li> </ul> <p><b>Skill Requirement</b></p> <ul style="list-style-type: none"> <li>• Proven working experience as data scientist</li> <li>• Technical expertise regarding data models, database design development, data mining and segmentation techniques</li> <li>• Hands on data analysis experience using Relational Databases and Big Data platforms. Ability to query in SQL, Spark etc.</li> <li>• Knowledge of statistics and experience using statistical packages for analyzing datasets.</li> <li>• Strong analytical skills with the ability to collect, organize, analyze, and disseminate significant amounts of information with attention to detail and accuracy</li> <li>• Strong in Advanced Machine learning/ Artificial Intelligence, Natural Language Processing, Neural Networks, Deep Learning techniques.</li> <li>• Experience with programming languages/tools used in data science (R/Python etc.)</li> <li>• Knowledge of Cloudera Data Science Workbench is a plus.</li> <li>• Familiarity with developing models using semi structure as well as unstructured data.</li> <li>• End to end experience in development from data extraction, data quality assessment to modelling and validation.</li> <li>• Self-driven individual with business acumen</li> <li>• Strong understanding of Banking Business Domains.</li> </ul>	
Name of Position	Data Engineer
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Data engineers are required to work closely with Data Scientist and Analytics professionals, designers, project managers, QA engineers, operations engineers, third party systems providers and other stakeholders in the Data ecosystem of the organization.</li> <li>• Required to manage Cloudera Big Data Environment (CDH)</li> <li>• Data engineers are also required to determine what data management systems are appropriate and which data are needed for analysis.</li> <li>• Create and maintain optimal data pipeline architecture.</li> <li>• Identify, design, and implement internal process improvements: automating manual processes, optimizing data delivery, re-designing infrastructure for greater scalability, etc.</li> <li>• Build the infrastructure required for optimal extraction, transformation, and loading of data from a wide variety of data sources using RDBMS and 'big data' technologies</li> <li>• Work with data and analytics teams to strive for functionality enhancement in data systems.</li> </ul> <p><b>Skill Requirement</b></p> <ul style="list-style-type: none"> <li>• Should have proficient understanding of databases such as Relational (SQL), distributed (NoSQL), etc.</li> <li>• Experience with installation on a multi cluster Hadoop environment. Experience on large clusters is preferred.</li> <li>• Experience with Maintenance of the applications and infrastructure.</li> <li>• Knowledge of Informatica Big data management</li> </ul>	

- Experience with Hadoop Administration
- Experience with development of common ingestion framework, hive structure creation, compression, encryption steps
- Experience with unix shell scripting, Perl
- Experience with tools like Nifi , HBase, Spark, pig, storm, flume
- Experience with Hive which includes creation of schema structures, partitioning & performance tuning
- ASM & RAC Experience
- Should have experience of supporting and working with cross-functional teams in a dynamic environment.
- Good understanding of Data Model and types of dimension modeling (SCD Type 1, SCD Type 2)
- Deep understanding in information Security Principles to ensure compliant handling and management of business data.

<b>Name of Position</b>	<b>Application Architect</b>
-------------------------	------------------------------

### Role & Responsibilities

- Design and validate application architecture design and other technology architecture
- Estimate design efforts, define detailed schedules, evaluate technologies, develop prototypes, architect design
- Change application Architecture as per business need and Technology changes
- Understand and apply architect principles, processes, their standards and guidelines
- Understand, document, and monitor application layering dependencies (User-Interface, Deployment, Public Interface, Application Domain, Application Infrastructure, Technical Frameworks, and Platforms) and application component dependencies.
- Document and maintain context diagrams, functional architectures, data architecture, and messaging architecture diagrams and descriptions.
- Understand and monitor impacts to and dependencies between existing technical and network environments.
- Define and direct proof-of-concept tasks for proposed architectural interactions.
- Define, plan, propose, and select enabling technologies to support packaged or custom applications.
- Prepare approach papers listing technology options, risks, and impacts of various architectural options for application.
- Define data dependencies within, between, and among various applications and application components.
- Define and direct coordination among database instances between, and across, various applications and application components.
- Document and maintain technical architecture, network architecture, application architecture, and technical application architecture diagrams and descriptions, including releases and versions of software.
- Ensure that architectural components optimally address business requirements.
- Lead / Participate in technical and infrastructure requirements engineering initiatives
- Coordinate with other architects, project managers, and team leads to ensure the development matches the system model.
- Define architecture risk mitigation plans.
- Monitor emerging technologies and technical releases from product vendors to evaluate applicability toward current efforts

### Skill Requirement

- Experience as Application Architect in Alternate Delivery Channels (eg: CBS, LOS, LMS etc.).
- Experience in AGILE Methodology/Core JAVA/LINUX/UNIX Server preferred
- Deep understanding of cloud computing & in one or more of the following domains: Core Platform: Compute (IaaS & PaaS), Storage, Networking
- Monitoring, alerting, and logging tools, and build/release processes highly preferred
- Demonstrated experience with DevOps, including automation/infrastructure as code.
- Strong knowledge in authentication patterns (MFA)
- Experience with Continuous Integration Delivery models
- Strong knowledge of network topologies and technologies with emphasis on network gateway devices (ingress/egress)

<b>Name of Position</b>	<b>Enterprise Architect</b>
-------------------------	-----------------------------

### Role & Responsibilities

- Set up technical standards and governance structure for the enterprise.
- Assist business strategy and accordingly drive technology strategy from an architecture perspective.
- To Provide technology architecture expertise and guidance across multiple business divisions & technology domains
- Setting up technical standards, formulation of Enterprise Architecture (EA) Governance Framework. 13
- Driving technology strategy from an architecture perspective, across a portfolio of applications in the Bank, for resource optimization and Risk mitigation
- Translating business requirements into specific system, application or process designs, including working with business personnel and

executives to identify functional requirements.

- Define/ maintain Target Architectures in Roadmaps.
- Lead and/or assist efforts to scope and architect major change programs, leading strategic options analysis & proposing end-to-end solutions & highlighting trade-offs.
- Review ongoing designs of major programs to identify strategic opportunities and resolve design issues during delivery.
- Identify key technology enablers to optimize IT investment.
- Develop highly complex solutions that exemplifies quality optimization regarding reliability, availability, scalability, manageability, flexibility, usability/ reusability and high performance.
- Deliver Architecture solutions in a Banking environment at the highest-level technical expertise.
- Lead other IT Architects to provide effective consulting/ solutions on complex projects.
- Lead multifunctional teams in successful application of methodologies and architecture modelling tools

#### Skill Requirement

- Strong knowledge of enterprise architecture and design, including architecture frameworks such as TOGAF (TOGAF certification preferred)
- Strong knowledge of technologies such as APIs, SOA, programming languages, cloud hosting practices and big data technologies.
- Agile/ DevOPs experience and emerging technology trends.
- Hands on experience in building enterprise solutions with mature governance processes.
- Hands on experience in drawing architectural artefacts with modelling tools.
- Good relationship management and communication skills.

Name of Position	Infrastructure Architect
------------------	--------------------------

#### Role & Responsibilities

- Designing, articulating and implementing architectural scalability.
- Work in close collaboration with application architect to ensure optimal infrastructure design
- Draw a long-term enterprise level IT Infrastructure Plan
- Ensure that availability requirement are met in the design
- Validate all Infrastructure Changes and obtain necessary approvals from competent authority
- Interact with IT Partners, Consultants and internal stakeholders
- Evaluate infra technology and industry trends, identify prospective impact on business
- Participate to develop and manage ongoing enterprise architecture governance structure on basis of business & IT strategies
- Promote organization architecture process and results to business and IT Departments
- Lead and direct to prepare governing principles to guide decision making Equivalent to infrastructure architecture
- Draw implementation plan for infrastructure architecture on basis of IT strategies and business requirements
- Ensure optimal governance structure and comply with activities related to infrastructure architecture adherence
- Enforce infrastructure architecture execution as well as ongoing refinement tasks
- Selection and evaluation of infrastructure architecture standards commensurate with other stakeholders
- Consult project teams to fit infrastructure architecture assignments and identify need to modify infrastructure architecture to attain project requirements 14
- Identify need to change technical architecture to incorporate infrastructure needs.
- Identify requirements for infrastructures and resources to support infrastructure architecture
- Ensure documentation of entire architecture design and evaluation work
- Develop & execute education plan for infrastructure architecture

#### Skill Requirement

- Experience in in designing and building large IT infrastructure projects encompassing both Hardware, Virtualization and middleware layers
- Candidates with Professional certifications on OS (Unix/Linux), Middleware, Storage, Load Balancer are preferred

Name of Position	Integration Expert
------------------	--------------------

#### Role & Responsibilities

- Collaborate on the successful integration of hardware, software and Internet resources
- Strong experience in Middleware and Infrastructure management.

- Assist in planning and implementing a variety of technological opportunities.
- Assist in the creation, maintenance, and integration of technology plans.
- Ability to lead teams to successful end results
- Strategic planning and continuous improvement mindset, relevant to technology processes and systems
- Assess technology skill levels of co-workers and customers.

### Skill Requirement

- Understanding of IT architecture like SOA and integration methodologies like ESB and APIs
- Strong knowledge of development environments, middleware components, database and open source technologies.
- Understanding of solutions for platform and application layers.
- Strong skills in multi-tier architecture, digital technologies, API, IoT, cognitive solutions.
- Must have experience in Kafka, IIB / Oracle ESB, Message queues.
- Experience of API Management and integration of RESTful APIs, SOAP services, Microservices, GraphQL, etc
- Strong understanding of various areas of technologies such as infrastructure development, operations, etc. Effective communication with management, stakeholders and vendors.
- Strong understanding of technology processes and systems

Name of Position	Technology Architect
------------------	----------------------

### Role & Responsibilities

- Assist the development of the overall technology strategy with critical focus on enterprise and platform architecture
- Responsible for the design of systems and interfaces both internal and external
- Identifying and integrating overall integration points in context of a project as well as other applications in the environment.
- Defining guidelines and benchmarks for non-functional requirement considerations during project implementation.
- Reviewing architecture and design on various aspects like extensibility, scalability, security, design patterns, user experience, non-functional requirements, etc., against a predefined checklist and ensure that all relevant best practices are followed.
- Providing a solution to any issue that is raised during code/design review and justifying the decision taken.
- Possessing/acquiring strong troubleshooting skills and being interested in performing troubleshooting of issues in different disparate technologies and environments.
- Understanding and relating technology integration scenarios and applying these learnings in complex troubleshooting scenarios

### Skill Requirement

- Overall understanding of banking technologies – systems and processes. A track record of having successfully built innovations
- Implemented core banking. Delivery channels, payment systems and other digital banking solutions.
- Strong knowledge of development environments, middleware components, database and open source technologies
- Strong experience in Core Java, Spring, JSF, and Hibernate/Spring Data JPA.
- Experience in SOA based architecture, Web Services (Apache CXF/ JAXWS/ JAXRS/ SOAP/ REST).
- Experience in multiple application and web servers (JBoss/ Tomcat/ Websphere).
- Experience in front-end frameworks (AngularJS/ Backbone/ Knockout/ Handlebar).
- Experience in messaging (JMS/WebSphere MQ/Active MQ).
- Experience in continuous integration (Jenkins/Sonar/Nexus/PMD).
- Hands on experience of RDBMS like SQL Server, Oracle, MySQL, PostgreSQL.
- Experience in using profiler tools (JProfiler/JMeter).
- A good understanding of UML and design patterns

Name of Position	Quality Assurance Engineer
------------------	----------------------------

### Role & Responsibilities

- Working with all stake holders to ensure that the quality metrics is reviewed, closed and agreed upon.
- Create a list of milestones and checkpoints and set measurable criteria to check the quality on timely basis.
- Defining processes for test plan and several phases of testing cycle.
- Planning and scheduling several milestones and tasks like alpha and beta testing.
- Focus on automation along with manual testing.
- Keep raising the bar and standards of all the quality processes with every project.
- Set processes for test plan reviews and ensure that that test plans get reviewed by all stakeholders.
- Review test strategies and see that all the various kinds of testing like unit, functional, performance, stress, acceptance etc. are getting covered.



- Meeting with Quality standards in various new testing technologies in the industry. This may include finding new strategies for automation testing and day to day work processes like agile and scrum.
  - Collaborate with development team in bugs fixing and build plans
  - Collaborate with QA Lead in creating test plans
- Writing bug reports

### Skill Requirement

- Proven track record of strategizing and evolving testing strategies.
- Must have managed the roadmap for web and mobile products (Android/iOS) in the financial services industry.
- Proficiency in one or more general purpose programming languages
- Strong Java, J2EE development/Testing experience.
- Exposure to UI development/Testing
- Basic knowledge of web concepts (HTML, webservers) and relational database management systems
- Good knowledge and experience in automation testing and tools like Selenium.
- Experience with web service testing (REST and JSON, HTTP)
- Strong knowledge of testing tools for API testing, Load testing, distributed testing, functional testing, regression testing and exposure to testing automation is added advantage.
- Experience with Version Control Software's- Git , SVN
- Experience in the entire lifecycle of projects – from requirement gathering to UAT sign-off
- Proven problem solving and analytical skills

Name of Position	Developer and Senior Developer -Full Stack Java
------------------	---

### Role & Responsibilities

- Design and build Banking/Financial applications using Java technology
- Work with outside data sources and APIs
- Unit-test code for robustness, including edge cases, usability, and general reliability
- Develop the front end architecture
- Design UI layout
- Develop back end framework
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Create databases to work in conjunction with the application
- Work on bug fixing and improving application performance
- Ensure the performance, quality, and responsiveness of applications
- Work closely on the deadlines of the project
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Keep raising the bar and standards of all the quality processes with every project.
- Collaborate with cross-functional teams to define, design, and finalize new features

### Skill Requirement

- Excellent Core Java Skills with frameworks such as Spring.
- Good Java development experience using J2EE, JSP, EJB, Servlets, Struts.
- Prior work experience with the following: REST, jersey, Jax RS.
- Object oriented analysis and design using various design and architectural patterns.
- Strong knowledge of IDE like Eclipse, IntelliJ IDEA or NetBeans.
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Triggers) and ORM Technologies (JPA2, Hibernate).
- Hands on experience with Linux/Unix environments.
- Good understanding of Cryptography fundamentals.
- Other skills include JSON, SOAP, WSDL, XML, XSLT, XPATH.
- Java Application Servers experience (WebSphere, Weblogic, JBoss, Tomcat, etc.)
- Proficient understanding of code versioning tools, such as Git and familiarity with continuous integration and build tools such as Ant, Maven and Gradle
- Desired Knowledge, Skills, Abilities, and Competencies-
- Experience in developing web applications using popular web application frameworks
- Basic understanding of JVM, its limitations, weaknesses, and workarounds.
- Good knowledge of HTML, JavaScript, CSS, AJAX, Bootstrap or any other responsive UI framework.
- Basic understanding of financial transaction using ISO 8583 standard.

Name of Position	Developer – Full Stack .NET & JAVA
------------------	------------------------------------

### Role & Responsibilities

- Design and build Banking/Financial applications using Java technology
- Work with outside data sources and APIs

- Unit-test code for robustness, including edge cases, usability, and general reliability
- Develop the front end architecture
- Design UI layout
- Develop back end framework
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Create databases to work in conjunction with the application
- Work on bug fixing and improving application performance
- Ensure the performance, quality, and responsiveness of applications
- Work closely on the deadlines of the project
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Keep raising the bar and standards of all the quality processes with every project.
- Collaborate with cross-functional teams to define, design, and finalize new features
- Develop cross –platform applications
- Design and build Banking/Financial applications using .NET technology
- Hosting/ Maintenance of web application on IIS/Apache Server.
- Create security and data protection settings

### Skill Requirement

- Excellent Core Java Skills with frameworks such as Spring.
- Good Java development experience using J2EE, JSP, EJB, Servlets, Struts.
- Prior work experience with the following: REST, jersey, Jax RS.
- Object oriented analysis and design using various design and architectural patterns.
- Strong knowledge of IDE like Eclipse, IntelliJ IDEA or NetBeans.
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Triggers) and ORM Technologies (JPA2, Hibernate).
- Hands on experience with Linux/Unix environments.
- Good understanding of Cryptography fundamentals.
- Other skills include JSON, SOAP, WSDL, XML, XSLT, XPATH.
- Java Application Servers experience (WebSphere, Weblogic, JBoss, Tomcat, etc.)
- Proficient understanding of code versioning tools, such as Git and familiarity with continuous integration and build tools such as Ant, Maven and Gradle
- Desired Knowledge, Skills, Abilities, and Competencies-
- Experience in developing web applications using popular web application frameworks
- Basic understanding of JVM, its limitations, weaknesses, and workarounds.
- Good knowledge of HTML, JavaScript, CSS, AJAX, Bootstrap or any other responsive UI framework.
- Basic understanding of financial transaction using ISO 8583 standard.
- Strong Project Management Skills
- Proficiency with Server-side languages such as .NET(C#).
- Proficiency in MS SQL server, Oracle, PL SQL, MySQL data base management
- Proficiency in SQL server reporting services, SSIS, ASP.net mvc, Microsoft azure cloud.

<b>Name of Position</b>	<b>Developer and Senior Developer - Mobile Application Development</b>
-------------------------	--

### Role & Responsibilities

- Design and build advanced applications for the Android/ iOS platform
- Collaborate with cross-functional teams to define, design, and finalize new features
- Ensure the performance, quality, and responsiveness of applications
- Work with outside data sources and APIs
- Unit-test code for robustness, including edge cases, usability, and general reliability
- Work on bug fixing and improving application performance
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Work closely on the deadlines of the project
- Keep raising the bar and standards of all the quality processes with every project.

### Skill Requirement

- Proven software development experience and Android/iOS skills development
- Proven working experience in Android/iOS app development and have published at least -05- original Android/iOS app
- Experience with third-party libraries and APIs
- Vast knowledge of the general mobile landscape, architectures, trends, and emerging technologies
- Solid understanding of the full mobile development life cycle
- Experience in Mobile Application design, development & deployment
- Should have hands-on experience in all stages of Mobile app life cycle - concept, design, build, deploy, test, release to app stores and support
- Experience in implementing Web Applications and Web Services in .NET/Java technologies will be an advantage.
- Experience on web service integration (SOAP, REST, JSON, XML)

- Experience with at least one of the latest JavaScript frameworks like Xamarin, Angular JS, React JS, Ionic 2/3 and Cordova will be an advantage

<b>Name of Position</b>	<b>UI/UX Designer and Senior UI/UX Designer</b>
-------------------------	---

**Role & Responsibilities**

- Study industry best-practices in UI/UX design to stay up-to-date on emerging trends & technologies
- Understand customer facing business processes to envision user journeys;
- Work with business teams to understand business objective, identify regulatory constraints and align business KPIs to be impacted by the envisioned journey
- Conduct user research to understand user behaviour, needs and motivation
- Design wireframe and communicate your idea to the business leads
- Identify up-stream and down-stream dependencies for the product rollout
- Design prototype for multiple channels and demonstrate to the business and customer experience leads
- Develop pen and paper prototypes as well as advanced prototyping tools
- Identify drop-offs in the envisioned journey, work with business teams to revamp the journey
- Work with UI/UX team to deliver the product
- Estimate efforts for building prototypes and track the delivery
- Coordinate with product managers to escalate issues to ensure timely delivery
- Designing Wireframe websites and mobile apps
- Work closely with programming team to collate content during development website/mobile apps
- Ensure the feasibility of UI/UX designs and subsequently build the required changes
- Determine information architecture and create sitemaps for websites & mobile apps
- Identify areas for improvement, including content inventories and audits
- Ensure high quality graphic standards and brand consistency.

**Skill Requirement**

- Good understanding of UI design principles
- Basic understanding of banking and other financial products
- Have led a team of UI/UX designers from ideation to delivery
- Should have work experience as a UI/UX designer & developer having experience of at least 5 application.
- Proficient understanding of fundamentals as well as industry best-practices in UI/UX design & development
- Have experience in Planning and conducting user research and competitor analysis
- Have proficient experience in designing Prototypes & Wireframe
- Have knowledge of Planning and designing Information architecture for the website or applications
- Have knowledge of creating & defining use cases, flow diagrams and Information hierarchies
- Have planned & conducted interviews & user surveys to help define and refine user personas
- Familiarity with design software like Adobe Suite, Photoshop etc

<b>Name of Position</b>	<b>Zonal Sales Manager - MSME Business</b>
-------------------------	--

**Role & Responsibilities**

- To Lead the team of sales Managers/ officers in the allocated area/ zones and ensure following:-
- Driving full P&L under MSME segment with responsibility of achieving targets on Volume, Productivity, RAROC & RoA.
  - Source New to Bank Asset relationships within MSMEs
  - Cross Sell of Liability, Trade, Cash and Treasury Product actively.
  - To achieve the individual Budgeted revenues through all product parameters
  - Conduct Proper Due diligence while on-boarding New Asset Relationships.
  - On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
  - Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
  - Constant Monitoring of the Portfolio and ensure Timely Renewals. -Provide regular feedback to the credit.
  - Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
  - Adherence to strict KYC/AML requirements.
  - Strong Liaison with the various stakeholders, influencers & Industry bodies.
  - Any other work as assigned from time to time

<b>Name of Position</b>	<b>Zonal Sales Manager - MSME - CV/CME</b>
-------------------------	--

**Role & Responsibilities**

- To Lead the team of sales Managers/ officers in the allocated area/ zones and ensure following:-
- Driving full P&L under CV/CME segment with responsibility of achieving targets on Volume, AUM, RAROC, ROE and RoA.
- Manage profitability by increasing productivity and yield and optimizing the acquisition cost within the budgeted levels
- Source New to Bank Asset relationships within CV/CME segment, aligned to Bank Lending Policy and also ensure sanction and disbursement of the same, in liaison with Customer, Credit and Operations team.
- Formulate and implement the sales and marketing plan to achieve corporate objectives for CV & CME finance.
- Manage overall portfolio by monitoring credit risk and collections on a continuous basis.
- Meeting with key OEMs for Strategic Tie-ups/ MoUs
- Monitor competition products, sales and marketing activities.
- Proactive planning of launching new products and potential areas of proposed client base expansion. Cross Sell of Liability, Trade, Cash and Treasury Product actively.
- To achieve the individual Budgeted revenues through product parameters
- Conduct Proper Due diligence while on-boarding New Asset Relationships.
- On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
- Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
- Constant Monitoring of the Portfolio and ensure Timely Renewals.
- Provide regular feedback to the credit and portfolio team about various developments in the client's business. Work closely with the monitoring team for early warning signals and take appropriate actions as identified.
- Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
- Ensure Timely Renewals of Accounts.
- Ensure that the covenants and conditions prescribed by the credit team are consistently met.
- Adherence to strict KYC/AML requirements.
- MIS to be provided to the central team for further reporting, within the stipulated guidelines.
- Timely Completion of Learning Programs as assigned time to time
- To comply with the Bank's process & policies.
- To be in touch with local business stakeholders including existing, prospective clients, market leaders, CA's, Influencer's and Industry association to be updated on the current market practice and local intelligence.
- To be responsible for submitting any material information around business Opportunities and Industry/Customer Risk, same shall be reported to the senior functional management at regular interval.
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Zonal Sales Manager - MSME - LAP/ Unsecured Business</b>
-------------------------	---

**Role & Responsibilities**

- Driving full P&L under LAP/Unsecured loan segment with responsibility of achieving targets on Volume, Productivity, RAROC and RoA.
- Manage profitability by increasing productivity and yield and optimizing the acquisition cost within the budgeted levels
- Formulate and implement the sales and marketing plan to achieve corporate objectives for LAP & Unsecured SME Lending
- Manage overall portfolio by monitoring credit risk and collections on a continuous basis.
- Plan and oversee the various promotional activities. • Strategic Tie-ups with corporate channels
- Monitor competition products, sales and marketing activities..
- Cross Sell of Liability, Trade, Cash and Treasury Product actively.
- To achieve the individual Budgeted revenues through product parameters
- Conduct Proper Due diligence while on-boarding New Asset Relationships.
- On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
- Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
- Constant Monitoring of the Portfolio and ensure Timely Renewals. -Provide regular feedback to the credit and portfolio team about various developments in the client's business
- Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
- Adherence to strict KYC/AML requirements.
- Strong Liaison with the various stakeholders, influencers & Industry bodies.
- Any other work as assigned from time to time

<b>Name of Position</b>	<b>Assistant Vice President MSME - Sales</b>
-------------------------	--

**Role & Responsibilities**

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.

- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Assistant Vice President MSME - Sales CV/CME Loans</b>
-------------------------	---

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Drive business with a view to capture high market share in the CV/CME industry.
- Fixation of target for the Sales team for growth in advances to CV/CME segment and also cross selling and monitoring of their performance.
- Visits to new Prospective CV/CME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all delinquent customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with CV/CME Dealers/OEMs and Strategic borrowers in this segment.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions, Competition practice and bank guidelines.
- Any other work as assigned from time to time

<b>Name of Position</b>	<b>Senior Manager MSME - Sales</b>
-------------------------	------------------------------------

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.

- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Senior Manager MSME - Sales CV/CME Loans</b>
-------------------------	---

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Drive business with a view to capture high market share in the CV/CME industry.
- Fixation of target for the Sales team for growth in advances to CV/CME segment and also cross selling and monitoring of their performance.
- Visits to new Prospective CV/CME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all delinquent customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with CV/CME Dealers/OEMs and Strategic borrowers in this segment.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions, Competition practice and bank guidelines. 18. Any other work as assigned from time to time

<b>Name of Position</b>	<b>Senior Manager MSME - Sales LAP/ Unsecured Business Loans</b>
-------------------------	--

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with DSAs, Property dealers, Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Senior Manager MSME - Sales Forex (Export/Import Business)</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.</li> <li>• Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.</li> <li>• Fixation of target for sales Managers/officers for growth in advances to SMEs and as also cross selling and monitoring of their performance.</li> <li>• Achieve Bank's Target of NFB and Forex related Business and driving P&amp;L in Forex / Export-Import related business</li> <li>• Visits to new Prospective customers singly or jointly along with credit team.</li> <li>• Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.</li> <li>• Following up with all SMA -2 customers for the repayment of dues in the accounts</li> <li>• Coordination and conversion of soft lead generated by branches, if referred.</li> <li>• Tie up and coordination with Industry Associations, local Industrial Estates, etc.</li> <li>• Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.</li> <li>• Target and liaison with niche markets of exporters such as Textile, Pharma etc.</li> <li>• Coordination for sales/publicity material etc.</li> <li>• Exploring new customers and strengthening relations with existing customers.</li> <li>• Liasoning with various Organization / association of Exporters with whom bank has tie-up arrangement from time to time.</li> <li>• Establishing contact and Relationship with bank's existing customers for driving P&amp;L account wise.</li> <li>• To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.</li> <li>• To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.</li> <li>• To get reference/lead from vendors/ customers/associates.</li> <li>• Submit Performance Report at given periodicity.</li> <li>• Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.</li> <li>• Any other work as assigned from time to time.</li> </ul>	
<b>Name of Position</b>	<b>Manager MSME - Sales</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.</li> <li>• Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.</li> <li>• Visits to new Prospective SME customers singly or jointly along with credit team.</li> <li>• Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.</li> <li>• Following up with all SMA -2 customers for the repayment of dues in the accounts</li> <li>• Coordination and conversion of soft lead generated by branches, if referred.</li> <li>• Tie up and coordination with Industry Associations, local Industrial Estates, etc.</li> <li>• Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.</li> <li>• Coordination for sales/publicity material etc.</li> <li>• Exploring new customers and strengthening relations with existing customers.</li> <li>• Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.</li> <li>• Establishing contact and Relationship with bank's existing customers for driving P&amp;L account wise.</li> <li>• To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.</li> <li>• To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.</li> <li>• To get reference/lead from vendors/ customers/associates.</li> <li>• Submit Performance Report at given periodicity.</li> <li>• Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.</li> <li>• Any other work as assigned from time to time</li> </ul>	
<b>Name of Position</b>	<b>Radiance Private Sales Head</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Independently manage a team of Private Bankers and ensure achievement of overall Banking &amp; Wealth Management business targets through ongoing coaching, support and effective management as required.</li> <li>• Develop strategies to grow Private banking footprint across geographies thereby driving growth across Wealth Management business, Liabilities and Assets growth across the segment and contribute to overall success of Private Banking business by aligning with best practices of the industry</li> </ul>	

- Responsible for the Revenue and Cost dynamics of the channel and consistently augmenting business profitability of the channel
- Deliver effective Banking and Wealth Management solutions to clients by collaborating with other departments across the bank e.g., Wealth Management, Retail Liabilities, CFS, Operations, Credit, etc
- Provide training and guidance to the team with regards to offering Banking & Wealth Management solutions to clients, compliance procedures and business development to enable consistent portfolio growth.
- Ensure effective people management for the Private Banking business by working closely with the HR function and co-creating hiring, career progression and development plan for all Private Bankers.
- Assist the team in executing business plans relating to Wealth Management business, AUM growth, net new money, Liability book growth, Asset cross-sell, revenue generation and NTB client acquisition.

<b>Name of Position</b>	<b>Group Head</b>
-------------------------	-------------------

### Role & Responsibilities

- Defining and Implementing corporate strategy for the affluent segment in the area in line with corporate vision and plan
- Designing market and sales strategy for the area covering acquisition, management of existing client base, tracking and monitoring sales across business lines in his / her area
- Manage, coach and mentor territory managers in achieving their KRA's and outperforming on the decided benchmarks
- Engage with key clients (Individual and corporates) and help in driving key business deals and transactions
- Build internal and external relationships to help create business development opportunities
- Foster a performance led and ethical culture in the area
- Conducting Individual and Joint Performance reviews for all profiles reporting to him /her
- Responsible for legal and compliance requirement being met in the region

<b>Name of Position</b>	<b>Territory Head</b>
-------------------------	-----------------------

### Role & Responsibilities

- Defining and Implementing marketing and sales strategies for the affluent segment in line with corporate vision and plan
- Designing, implementing and monitoring sales and services for RMs, and CSE's.
- To ensure that sales and service targets are assigned for RMs and CSE's and respective performance against KRA is measured periodically and course correction undertaken if required
- Tracking and reporting sales performance across revenue line including transaction pipeline, acquisition results and market conditions
- Performance Measurement of RMs, Coaching and Mentoring the RMs .
- Manages sales leads being worked across products from identification and initial contact to closure, carefully tracking and actioning leads across the sales cycle
- Conducting research to understand target prospects, setting appointments, meeting key clients and consultatively offering the most appropriate proposition and services
- Generating new business opportunities from internal and external sources, including existing clients and other channels within the bank
- Conducting Individual and Joint Performance reviews for all profiles reporting to the TH
- Ensuring all legal and compliance requirement is met and all ROE's are adhered to
- Keeping up-to-date on products, competition in the financial services space
- Building internal and external relationships and creating business development opportunities through referrals

<b>Name of Position</b>	<b>Senior Relationship Manager</b>
-------------------------	------------------------------------

### Role & Responsibilities

- Will be responsible for revenues on Liabilities and wealth management products
- All banking service queries will be passed on to the Customer Service Executive (CSE)
- Review customer wealth needs and proactively engage with the customer to validate the understanding of his needs
- Review product penetration for the assigned client base, identify potential customers who can be sold tailored products to enhance product penetration
- Ensure coverage of all relationships through customer engagements, risk profiling and financial planning
- All loans and cross sell referrals will be passed on to the respective units.
- Organize customer events to enhance customer bonding
- Acquire new customers through converting referral leads
- Ensure that KYC/AML and other compliance norms are strictly adhered to
- Complete all mandatory certifications within 90 days of joining the role and continuously keep selfupdated on changes in products, processes and compliance / regulatory norms
- Provide complete and comprehensive information on products, services, charges etc. proactively to the customer and ensure best services are provided to them
- The candidate should have adequate experience in building and managing relationship with High Net Worth Clients [Clients having a minimum Total Relationship Value (TRV) of ₹.30.00 lakh]



<b>Name of Position</b>	<b>E-Wealth Relationship Managers</b>
-------------------------	---------------------------------------

### Role & Responsibilities

- Will be responsible for managing HNI clients from various locations managed from a centralized hub..
- Will be responsible for revenue on Liabilities and Wealth Management products.
- Will be responsible for revenues on Liabilities and wealth management products
- All banking service queries will be passed on to the Customer Service Executive (CSE) attached to them.
- Review customer wealth needs and proactively engage with the customer to validate the understanding of his needs
- Review product penetration for the assigned client base, identify potential customers who can be sold tailored products to enhance product penetration
- Ensure coverage of all relationships through customer engagements, risk profiling and financial planning
- All loans and cross sell referrals will be passed on to the respective units.
- Organize customer events to enhance customer bonding
- Acquire new customers through converting referral leads
- Ensure that KYC/AML and other compliance norms are strictly adhered to
- Complete all mandatory certifications within 90 days of joining the role and continuously keep selfupdated on changes in products, processes and compliance / regulatory norms
- Provide complete and comprehensive information on products, services, charges etc. proactively to the customer and ensure best services are provided to them
- Must possess sound communication skill.

<b>Name of Position</b>	<b>Private Banker-Radiance Private</b>
-------------------------	--

### Role & Responsibilities

- Acquisition of new client relationships and development/management of existing Private client relationships(TRV > INR 15 Cr)
- Initiates, develops and retains client relationships while contributing actively to business development and financial goals of the bank
- Responsible for overall revenue and profitability goals across the mapped private client base
- Expected to drive solicitation, presentation, closing and ongoing-management of private banking products across the mapped client base
- Liaises with Private Banking product teams to keep abreast of investment and other product offerings and acts as client's window to the private banking services offered the Bank
- Responsible for up-to-date compliance, KYC and client profile on all mapped clients
- Responsible for creating and owning the Investment Charter/Wealth Plan for all mapped customers based on assessment of risk tolerance, investment horizon and suitability for each client and marketing appropriate products and services basis the charter
- Remains abreast in terms of market trends and developments, customer preferences, and new/innovative products
- Contributes to all aspects of the marketing mix including products development, high operational efficiency and bespoke customer service
- Independently establishes a meeting system to ensure coverage of the mapped client base, completes meeting reports and establishes a robust follow-up system
- Participates, anticipates, enquires, responds, and prepares written presentations and other documents independently
- Expected to achieve high levels of service standards and maximize client satisfaction.

<b>Name of Position</b>	<b>Group Sales Head (Virtual RM Sales Head)</b>
-------------------------	---

### Role & Responsibilities

- Defining and Implementing corporate strategy for the affluent segment in line with corporate vision and plan
- Designing market and sales strategy for management of existing client base, tracking and monitoring sales across business lines.
- Manage, coach and mentor team in achieving their KRA's and outperforming on the decided benchmarks
- Engage with key clients (Individual and corporates) and help in driving key business deals and transactions
- Build internal and external relationships to help create business development opportunities
- Foster a performance led and ethical culture in the area
- Conducting Individual and Joint Performance reviews for all profiles reporting to him /her
- Responsible for legal and compliance requirement being met.

<b>Name of Position</b>	<b>Wealth Strategist (Investment &amp; Insurance)</b>
-------------------------	---

**Role & Responsibilities**

- Driving investment product through sales team
- Educate client about investment & Insurance options and potential risks (Investment & Insurance)
- Research and analyse investments, strategies and market conditions to optimize investment portfolios,
- To combine analytical ability, comprehensive fiscal knowledge and customer service skills to help clients define and reach their financial goals.
- Ownership of the investment & Insurance targets of the cluster/ location that they are mapped to
- AUM increase
- Penetration of client base for creating new investors in MF/investments from existing client base Increase in ( Investment & Insurance Products) productivity of RMs
- Ensuring better client experience both by qualitative and quantitative subventions
- Portfolio Monitoring, rebalancing & reviews

<b>Name of Position</b>	<b>Product Head - Private Banking</b>
-------------------------	---------------------------------------

**Role & Responsibilities**

- Must enable Bank to develop Private Banking segment.
- Planning and executing strategies along with seniors to scale up business through this segment.
- Co-ordinating with various department like, Trade & Forex, Corporate Finance, Retail Banking etc providing necessary support to the clients, and team at the ground.
- Co-ordinating with the departments for syndicate loan, working capital, IPO etc.
- Studying and adopting best practices of the industry to scale up the segment

<b>Name of Position</b>	<b>Portfolio Research Analyst</b>
-------------------------	-----------------------------------

**Role & Responsibilities**

- Gathering the data from the various sources for providing support to the team members.
- Assisting the team to prepare data analytics and research work.
- Analyse the data of Mutual Fund, creating required MIS, information pertaining to Mutual Fund schemes and Insurance

<b>Name of Position</b>	<b>AVP- Acquisition &amp; Relationship Manager</b>
-------------------------	--

**Role & Responsibilities**

- Identify NTB as well as existing client leads & perform regular analysis to understand cash management needs for clients
- Grow payments & collection business from existing clients
- Support Relationship Manager team in driving cash management business and convert new clients (by sharing cross-referral leads and helping with the client discussion)
- Act as a bridge between the client and the back office functions to ensure resolution of any queries/issues
- Manage key elements of customer journey like – SLAs, security procedures, integration capabilities
- Market bank's cash management products & solutions
- Provide competitive insights to update the bank's product offerings
- Remain updated on latest market developments through regular checks of RBI, marketplaces, other banks' offerings & share best practices with sales/branch/zone head

<b>Name of Position</b>	<b>Digital marketing specialists for social media marketing</b>
-------------------------	---

**Role & Responsibilities**

- Designs build and maintain Banks Assets Products over social media.
- Measures and remote performance of all digital marketing campaigns and assess against Goals.
- Plans, execute and measures experiments and conversion leads.
- Identifies trends and insights and optimizes spend and performance based on the insights.
- Collaborates with agencies and other vendor partners.
- Increase sale through marketing campaigns-benchmarking against competitors, designing structure.
- Forecasting and delivering lead targets based on the budget and cost per lead goal and also reporting on actual results against the forecast, to the management.
- Preparing and presenting reports to the management, on the performance of marketing campaigns. Also recommending steps to improve the campaigns' performance.
- Responsible for P&L being met through DIGITAL MARKETING

#### Job specific skills

- Designs build and maintain Banks Assets Products over social media

<b>Name of Position</b>	<b>Digital lending risk specialist</b>
-------------------------	--

#### Role & Responsibilities

- Develop and maintaining models for measuring and managing Credit risk
- Conduct deep dive analysis and modelling using quantitative techniques, create credit risk scorecards and it's periodic review
- Provides risk expertise and inputs (market, operational, credit) while building overall digital products and processes
- Collaborates with product team to implement and measure key metrics, build best-class credit strategies, and design hypothesis-driven experiments
- Develops and calibrates credit risk models by applying BOBs modelling standards
- Supports the team to improve in measurement and monitoring of existing models as and when require
- Creates documents for risk related approvals and support in approval process – RCSA (Risk Control and Self-Assessment), CPC (Credit Policy Committee), RMCB (Risk Management Committee of Board) approval
- Periodical back testing of the product and it's improvement
- Producing fact pack and analysis for the teams
- Driving market data research and collection from external sources for business environment and peer benchmarking analysis
- A solid understanding of risk management concepts such as risk assessments, scenario analysis, loss events etc.
- Strong analytical skills and attention to details
- Excellent English communication skills, both verbal and written
- Strong organization skills with the ability to multitask and prioritize
- Ability to work under pressure and to tight deadlines
- Advanced user of PowerPoint and Excel etc.
- Strong interest in financial services and risk management
- Ability to work in a team environment

#### Job specific skills

- Develop and maintaining models for measuring and managing Credit risk for digital asset products

<b>Name of Position</b>	<b>Special Analytics for Cross Sell, BNPL</b>
-------------------------	---

#### Role & Responsibilities

- Analyses market data and generates insights in coordination with ACOE/DWH etc.
- Analyses data from internal sources such as CRM. CBS, etc. and providing strategic inputs for developing new products/ processes
- Identifies, analyses, and interprets trends or patterns in complex data sets
- Documents key insights and creates summary reports for consumption by the team and work for development of new products and optimization of existing processes
- Work collaboratively with multiple internal stakeholders for data collection and validation
- Reinforce the importance of making strategic, numbers-driven decisions Works towards creating a data driven decision making process
- Engaging with Cross Sell Partners & driving Cross Sell Products
- Creating New Cross Sell Opportunities for business team
- Working on / Preparing various reports, MIS & PPT related to Cross Sell of Various retail/SME/Agri Products etc.
- Work closely / Effective Coordination for smooth functioning with various stake holders like Operations, platform and product and partnership team.
- Responsible for solving issues related to Cross Sell Business
- Responsible for P&L being met through Cross Sell

**Job specific skills**

- Analytics - Analyses market & Internal data and generates insights in coordination with ACOE/DWH etc

**Name of Position**
**Zonal Lead Manager-Merchant Business Acquiring**
**Role & Responsibilities**

- Source merchants who need POS/EDC terminals/Bharat QR/ UPI QR, IPG (Merchant acquiring) in the local market.
- Leading the team in acquiring new merchant acquisition.
- Focus on relationship management, deepening and cross sell strategy to improve customer satisfaction
- Have deep understanding of product and regulatory norms to drive team for business within compliance
- Create new acquiring opportunities, ensuring business pipeline and identify potential opportunities in the market.
- Work with mapped branches and sales teams for lead generation and closure.
- Meet customers, understands needs, negotiate on pricing,
- Generate independent leads from references and close them proactively. ,
- Understanding of KYC, costing, pricing, subvention, etc. Generate performance reports and identify gaps/opportunities and Drive top line revenue.
- Meeting monthly targets assigned across parameters.
- Create, develop and implement a business plan to grow the business.
- Maintain merchant's relationships to ensure continual growth and sales targets

**Job specific skills**

- Lead a team for merchant acquiring for POS/EDC/UPI QR/IPG in the specific region.

**Name of Position**
**Data Engineers (Digital Group)**
**Role & Responsibilities**

- Should be capable of implementing data pipelines with variety of data
- Identify valuable data sources and automate collection processes
- Undertake pre-processing of structured and unstructured data
- Undertake Data wrangling and cleaning
- Collaborate with all stakeholders of product development teams
- Identify valuable data sources and automate collection processes
- Analyse large amounts of information to discover trends and patterns
- Should have business expertise in:
  - Data landscape understanding
  - Solution conceptualisation
  - Understanding of business context
  - Business benefit estimation

**Job specific skills**

- Identify valuable data sources and automate collection processes & Undertake pre-processing of structured and unstructured data

**Name of Position**
**ML Ops Specialist**
**Role & Responsibilities**

- Build, Develop and Test AI models to solve banking problems
- Ensure adherence to AIML process requirements
- Will be responsible for monitoring and improving the Deep learning computer vision and NLP models
- Ensure highest standards of discipline set as per the compliance standards.
- Use NLP, Vision and ML techniques to bring order to unstructured data
- Use in-house or appropriate tools to derive detailed insights of model performance
- Work within the Engineering Team to understand, design, code, train, test, deploy enterprise scale machine learning systems and monitor the production models on a periodic basis
- Work alongside an excellent, cross-functional team across Engineering, Product and Design

**Job specific skills**

Building and development of Test AI models to solve banking problems & Ensure adherence to AIML process requirements

<b>Name of Position</b>	<b>Specialist in RPA – Recon process automation</b>
-------------------------	---

**Role & Responsibilities**

- Gathering best practices from industry / peer banks and arrange for adoption in Bank.
- Full understanding of the recon process of various digital products and industry best practices in reconciliation.
- Implementing a cost effective recon process through RPA tool for high volume
- Understanding in various system in place and devise strategy and action plan.
- Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team through RPA (Robotic Process Automation).

**Job specific skills**

Knowledge of the RPA in reconciliation of various digital products handling high volume traffic.

<b>Name of Position</b>	<b>Business Manager (Mobile Banking)</b>
-------------------------	--

**Role & Responsibilities**

- Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.
- Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses.
- Work with the system stakeholders like Customer side contacts, finance team, Business Teams, Product Manager and Technical Leads, Architects and Developers
- Keep up to date on the latest industry trends in the Mobile and Web technologies.
- Strong knowledge of common concerns like Security, Performance, Scalability, Availability etc
- Must possess a broad knowledge of Banking, Financial and IT systems.
- Responsible for supporting the Product Owner/Product manager in setting the long-term strategy for the product.
- Support the team for optimal delivery and drive engagement with our customers and stakeholders.
- Conducts market research (internally and externally) with regards to productivity, collaboration, data solutions.
- Support the product owners by identifying market need, interfacing with line of business technology customers as needed to define the scope and position of the product.
- Creates a safe environment for experimentation and failures to support fast learning cycles.
- Working closely with project managers, technical resources, and other cross-functional team members to provide services smoothly to customer.
- Collecting, analyzing, and documenting a project’s business requirements via regular meetings with external clients and then transferring the knowledge to development/product teams.
- Communicating effectively with external clients and internal teams

**Job specific skills**

Indepth knowledge of mobile banking applications, features, usage, consumer preferences.

<b>Name of Position</b>	<b>Business Manager (FASTAG)</b>
-------------------------	----------------------------------

**Role & Responsibilities**

- Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.
- Identity FASTag business opportunities in SRTCs, Toll Plazas, RTOs, Truck Terminals, etc. to improve Bank’s Business performance
- To improve Bank’s FASTag market share both in terms of volume and value
- To improve Bank’s profitability of FASTag product.
- Build, present and maintain analytical reports and dashboards to provide a deep view of performance of FASTag funnel, user journeys and campaigns
- Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.
- Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners
- To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.
- Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes
- Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes & dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes

- To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly & monitoring is put in place.
- Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement

**Job specific skills**

Indepth understanding of rthe FASTAG systems, markets and key stakeholders

<b>Name of Position</b>	<b>Business Manager (BBPS)</b>
-------------------------	--------------------------------

**Role & Responsibilities**

- Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.
- Identify Biller on-boarding business opportunities across India under various categories approved by NPCI under BBPS and on-boarding the billers.
- To improve Bank's BBPS market share both in terms of volume and value for COU and BOU transactions and specifically ON US transactions.
- To identify and on-board high volume channels and Agent Institutes to improve COU transactions.
- To improve Bank's profitability of BBPS product through BOU and COU business.
- Build, present and maintain analytical reports and dashboards to provide a deep view of performance of BBPS funnel, user journeys and campaigns
- Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.
- Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners
- To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.
- Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes
- Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes & dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes
- To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly & monitoring is put in place.
- Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement.

**Job specific skills**

Understanding and work experience of BBPS, revenue streams, customer acquisition and business development

<b>Name of Position</b>	<b>Lead – UPI</b>
-------------------------	-------------------

**Role & Responsibilities**

- Understanding key stakeholders' (Customers, Partners, Vendors, Leadership, and Internal Stakeholders) problems, requirements and wishlists.
- To have a close relationship with Business, Operation and development team.
- To understand the requirement shared by business team and other stakeholders for finalizing the implementation plan.
- To lead, execute, implement and deliver the new features functionalities of UPI on mobile applications in coordination with the Development, vendor and partner team.
- Create, develop and implement a product roadmap for continuous product enhancement.
- Collaboration with the Fintech / Start-up to implement various value added features in UPI on mobile application.
- Work with slice leadership and cross-functional teams to define the strategic product roadmap and take tactical decisions
- Obsess about continuous product improvement and can optimize for shipping a portfolio of small, medium and large releases.
- Deeply understand users and opportunities for giving them a richer experience.
- Handholding, Knowledge transfer and training to Operation team members on Operation handover.
- Close coordination with business and marketing team to ensure promotion of the UPI application / functionalities on regular basis.
- Managing a Team for development customized acquiring solutions.
- Create new issuer / acquiring products, ensuring business pipeline and identify potential opportunities in the market.
- Meet with various stakeholder to understand the solution requirements.
- Understanding of compliance and regulatory guidelines to ensure compliance of guidelines and identification of gaps / opportunities.
- Manage Performance, Persistency, and continuous development in UPI product.

**Job specific skills**

- Have exposure on UPI payments
- Should know updated features of UPI and especially on the process and product implementation of UPI related items.
- Should have knowledge and worked on UPI use cases in banking industry
- Have deep understanding of product and regulatory norms to drive team for business within compliance
- In-depth knowledge of UPI systems and ecosystem and development ecosystem

<b>Name of Position</b>	<b>Lead - Digital Bank</b>
-------------------------	----------------------------

### Role & Responsibilities

- Drive adoption of Digital channels specifically Mobile Banking for servicing needs in line with the corporate digital engagement expansion plan.
- Analyzing the utilization of various Financial and non-financial transactions available in mobile banking app and devising and implementing suitable strategies to increase digital engagement of the customer.
- Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.
- Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses
- Design and drive the digital capability roadmap by liaising closely with relevant business and support functions and closely tracking the competitive and regulatory environment.
- Key focus areas will be across front end changes (i.e. client facing capability rollouts), backend digitization to drive cost efficiencies and capabilities to enable our front-line teams.
- Client facing changes will be a combination of sales related capabilities as well as engagement and servicing.
- Will be responsible to implement projects in line with the Bank's project management framework.
- Will be responsible to ensure compliance with the Group Digital GPS for internet and mobile banking and all new capabilities implemented
- Ensure compliance with the Bank's IT security, Client authentication and privacy controls.
- Work with an ecosystem of partners to offer capability solutions, expand digital distribution and augment the offer with third party services through partners.
- This role is a key lever for expansion of our digital capabilities and the related ecosystem to ensure we embed the digital offering into the core value proposition of the products and services we offer our clients and relevant prospects.
- Regular monitoring of the Product uptime and ensure that downtime issue are resolved at the earliest
- Review of use cases and their results and making final execution plan with IT/Product team.
- Research emerging technologies, innovations and latest product/process improvement launches in BFSI sector , and generate actionable ideas / concepts (use cases)related to these upcoming technologies
- Co-ordinate with different teams like, Product team, Marketing, Audit, Compliance, Legal and ensure their approvals for product launch and execution.
- Responsible for creating, sizing and prioritizing user stories for the squad to deliver on daily basis
- Defines product requirements and makes sure they are complete, integral and consistent
- Identifies, assesses, monitors, controls and mitigates risks to the project(s); effectively and collaboratively resolving them
- Familiarity with procedures, policies, products and services of a financial organization.
- Knowledge of related risk and audits.
- Ability to work within deadlines/customer demand.

### Job specific skills

Knowledge of digital only banks – regulations and working.

<b>Name of Position</b>	<b>Digital Partnership Lead – Corporates</b>
-------------------------	--

### Role & Responsibilities

- Define the roadmap, execution plans and success measurement for various partnership opportunities with large corporates and build a PL book.
- Develops and executes an integrated Digital partnership framework to improve sales and brand presence to coproates
- Establishes relationships with key decisions makers and influencers in the partner organizations
- Navigate internal & external stakeholders to run the partnership discussions end to end; including identifying the right opportunities, negotiation and closure
- Define the roadmap, execution plans and success measurement for various partnership opportunities
- Analyzes market trends to identify potential corporate partnerships domain and impact on their business through collaboration with BOB
- Performs cost-benefit analysis for potential partnerships
- Addresses key concerns from potential partner organizations and presents solutions that are beneficial to both parties
- Builds trust and professional relationships with partners during the sales process to ensure successful deal closure
- Evaluate existing fintechs partnerships for updating projected CBA and P/L
- Present MIS on partnerships status
- Identify manpower requirements.

### Job specific skills

Development and implementation of an integrated Digital partnership framework between fintechs and corporates

<b>Name of Position</b>	<b>Business Lead - Emerging Startups</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Build and manage startup investment portfolio of the fund/bank.</li> <li>• Building relationships with various stakeholders of the startup ecosystem including but not limited to incubators, accelerators, industry bodies, colleges/universities and VCs.</li> <li>• Scale-up and manage investment team.</li> <li>• Create visibility for the fund/bank in the startup funding space.</li> <li>• Collaborate with internal departments of bank to serve the banking needs of investee companies and grow wallet share for the banks.</li> </ul> <p><b>Job specific skills</b></p> <p>Experience at senior level in advising or managing pools of capital or in fund or asset or wealth or portfolio management.</p>	
<b>Name of Position</b>	<b>Analytics-Personal Loan</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of personal loan products.</li> <li>• Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions</li> <li>• Build analytics framework for increasing/ maintaining customer engagement across channels/products</li> <li>• Experience of having built credit/propensity/classification models individually or jointly.</li> <li>• Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.</li> <li>• Drive implementation of analytics solutions jointly with business owners</li> </ul> <p><b>Job specific skills</b></p> <p>Indepth of the Unsecured loan business, markets and models</p>	
<b>Name of Position</b>	<b>Analytics-Auto Loan</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of auto loan products.</li> <li>• Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions</li> <li>• Build analytics framework for increasing/ maintaining customer engagement across channels/products</li> <li>• Experience of having built credit/propensity/classification models individually or jointly.</li> <li>• Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.</li> <li>• Drive implementation of analytics solutions jointly with business owners</li> </ul> <p><b>Job specific skills</b></p> <p>Indepth knowledge of the Auto loan business, models and key stake holders.</p>	
<b>Name of Position</b>	<b>Analytics-Gold Loan</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of gold loan products.</li> <li>• Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by</li> </ul>	



mining transactions

- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly.
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.
- Drive implementation of analytics solutions jointly with business owners.

#### Job specific skills

Knowledge and experience in the Gold loan segment, process and digital journeys

<b>Name of Position</b>	<b>Analytics-Home Loan</b>
-------------------------	----------------------------

#### Role & Responsibilities

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of home loan products
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products
- Drive implementation of analytics solutions jointly with business owners.

#### Job specific skills

Indepth knowledge of the mortgage market, legal and compliance rules, business models etc

<b>Name of Position</b>	<b>Creative Designer</b>
-------------------------	--------------------------

#### Role & Responsibilities

- Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design.
- Extensive use of Corel draw & Photoshop to create and generate new images.
- Review final layouts and suggest improvements as needed.
- Responsibility for hands on designing within social media sites such as facebook, twitter etc •
- Use great web etiquette to ensure the right message is delivered through the right channels
- Deliver real time designs relevant to social media spaces which dynamically engages the audience •
- Work closely with the offline marketing and online marketing team as well as the IT/web team to ensure coherent delivery of activities aligned to strategic objectives
- Knowledge of digital marketing tools and techniques.
- Experience in creation of animated banner / video banners.
- Proficient in Adobe Creative Suite and Corel Draw, Adobe InDesign, Adobe Photoshop and Adobe Illustrator.
- Proficient in Video Editing

#### Job specific skills

Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design

<b>Name of Position</b>	<b>Lead - Digital Payment Fraud Prevention</b>
-------------------------	--

#### Role & Responsibilities

- Knowledge of various digital products, process and technology
- Root cause analysis of frauds related to Digital Products.
- System Gap analysis
- Strengthening of Bank's EFRM rules.
- Lead a team of specialists to implement dynamic systems for fraud prevention.
- Reporting to various stakeholders

**Job specific skills**

Knowledge of Payment security requirement and in depth understanding of emerging Fraud trend and Regulatory expectations

<b>Name of Position</b>	<b>Lead - Kiosk Operations</b>
-------------------------	--------------------------------

**Role & Responsibilities**

- Lead a team to handle the operational activity of Physical Asset like ATM, Cash Recycler & SSPBP (Self Service Pass Book Printer) etc.
- Analysing market dynamic and device strategy to implement prevailing best industry practice.
- Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team.

**Job specific skills**

Knowledge of operations of digital channels like ATM, Cash recyclers and SSPBP, market trends and key players.

<b>Name of Position</b>	<b>Specialist UI/UX - Customer journey</b>
-------------------------	--

**Role & Responsibilities**

- UI/UX specialist will be responsible for enabling a differentiated user experience. He/she will own creation and design of customer's interface with digital lending products

**Job specific skills**

- Designing of customer journeys on the lending products.

<b>Name of Position</b>	<b>UPI Merchant Product Manager</b>
-------------------------	-------------------------------------

**Role & Responsibilities**

- Manage payments services that can be enabled through UPI for merchants, required to streamline back-end processes to bring efficiency.
- Continuously improve UPI product in terms of customer value & experience (UI/UX).
- Required to integrate seamless UPI payment flow on the Merchant website / Apps / 3rd Party Applications.
- Should involve in product maintenance activities to ensure minimum customer issues and also resolve issues within specified TAT's and liaise with stakeholders to ensure compliance to all guidelines.
- Responsible for VPA's creation on the Bank Channels as well as Third Party App, UPI Transactions where Merchant is acquired by the bank, Revenue earned through UPI
- Required to implement a thorough Customer Lifecycle Management Strategy to make a complete product suite for meeting customers collections and payments requirements.
- Coordinate with technology team of Merchants and Bank.

**Job specific skills**

Indepth knowledge of the UPI system, business potential and management

<b>Name of Position</b>	<b>UI/UX Specialist-Digital journey</b>
-------------------------	---

**Role & Responsibilities**

- Deep understanding of web & mobile development concept.
- Hands-on experience in developing UI/UX apps, web pages through design software and wireframe tools.
- Understanding business requirements and create user flows, wireframes, prototypes ,mockups etc
- Identifying and troubleshooting UX problems
- Incorporating customer feedback, usage metrics, and usability findings/surveys into design for enhanced user experience
- Engaging and collaboration with various product and management teams

### Job specific skills

UI/UX Specialist in designing Digital journey on mobile/tab

Name of Position	Defence Banking Advisor (DBA)
------------------	-------------------------------

### Role & Responsibilities

- Liaising with local Divisions/Regimental Centres/Units/Brigade Head Quarters etc. as well as local units of other Defence Forces/Paramilitary Forces/State Police for strengthening the relationship between Forces and Bank of Baroda at the Institutional level and also increasing the spread of Defence Banking business.
- Servicing of the relationship along with Zones/ Regional Teams.
- Arranging meetings with Commanding Officers/Formation Commanders of the above formations when senior functionaries of Bank of Baroda have to call on them.
- Facilitating account opening/ loan campaigns in cantonments and military stations including participation in rallies and advising Zones/ Regions for marketing activities and enhancing visibility of the Bank.
- Provide full support to Zones/ Regions to ensure that they tap maximum accounts of all new recruits in Regimental Centres including pension accounts and terminal benefits of pensioner.
- Arranging cross selling of asset relationship to defence segment customers for achievement of targets allocated to Zones/Regions.
- Identifying and obtaining permissions for setting up branches/ATMs/DBUs etc. for increasing visibility of the Bank in defence and police domain.
- Identifying opportunities for digitisation in Defence and necessary liaison at each level for canvassing institutional business of the Bank.
- Acting as one point of contact for the Army/Navy/Air Force/Paramilitary/State Police establishments for complaint redressal.
- Assisting Bank in placing advertisements in the Defence/CAPF/State Police in-house magazine as and when they are published.
- Coordinating with Chief Defence Banking Advisor at corporate level for marketing MSP/other institutional business and handling complaints.
- The role will require to travel as per area of responsibility.
- Any other roles & responsibilities assigned from time to time.

## ANNEXURE II

### **GUIDELINES FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & OTHER DOCUMENTS**

The following documents are required to be uploaded by the candidate:

- Resume (PDF)
- DOB Proof: 10th marksheet/ certificate (PDF)
- Educational Certificates: Relevant Mark-Sheets/Certificate (PDF) (All Educational Certificates should be scanned in a single PDF file)
- Work experience certificates (PDF) if applicable (PDF)
- Caste/ Category Certificate (PDF) if applicable (PDF)
- PWD certificate, if applicable (PDF)

Before applying online, a candidate will be required to have scanned (digital) image of the above documents as per the specifications given below:-

- All Documents must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

### **GUIDELINES FOR SCANNING THE PHOTOGRAPH (4.5cmX3.5cm) & SIGNATURE:**

Before applying online, a candidate will be required to have a scanned (digital) image of his/ her photograph and signature as per the specifications given below:-

#### **(i) Photograph Image :-**

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light coloured, preferably white background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable, religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of the file should be between 20kb – 50kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no of colours etc during the process of scanning.

#### **(ii) Signature Imaging :-**

- The applicant has to sign on white paper with Black Ink Pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Call letter and wherever necessary.
- If the applicant's signature on the answer script at the time of the examination does not match the signature on the Call letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of the file should be between 10kb – 20kb.
- Ensure that the size of the scanned image is not more than 20kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

#### **(iii) Guidelines for scanning of photograph, signature & documents :-**

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above).
4. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
5. Image dimensions can be checked by listing the folder/ files or moving the mouse over the file image icon.
6. Candidates using MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb and 20kb respectively by using MSPaint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50kb (photograph) & 20kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu.

Similar options are available in other photo editor also.

7. If the file size and format are not as prescribed, an error message will be displayed.
8. While filling in the Online Application Form, the candidate will be provided with a link to upload his photograph and signature.

**PROCEDURE FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & DOCUMENTS :-**

- (i) There will be separate links for uploading Photograph, Signature & Documents.
- (ii) Click on the respective link 'Upload'.
- (iii) Browse and select the location where the scanned photograph, signature or document files has been saved.
- (iv) Select the file by clicking on it & click the 'Upload' button.
- (v) Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed.
- (vi) Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
- (vii) After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.

**Your Online Application will not be registered unless you upload your photograph, signature & documents as specified.**

**Note :-**

1. *In case the face in the photograph or signature or documents is unclear, the candidate's application may be rejected.*
2. *After registering online, candidates are advised to take a printout of their system generated online application forms. In case, the photograph or signature or documents is/ are not prominently visible, the candidate may edit his/her application and re-load his/ her photograph or signature or documents, prior to submitting the form.*

## ANNEXURES - FORMS

**FORM OF CERTIFICATE TO BE PRODUCED BY A  
CANDIDATE BELONGING TO SCHEDULED CASTE OR  
SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM.**

1.This is to certify that Sri / Smt / Kum\*\_\_\_\_\_ son / daughter\*  
of \_\_\_\_\_ of village / town\* \_\_\_\_\_ in  
District / Division\* \_\_\_\_\_ of the State / Union Territory\* \_\_\_\_\_ belongs to the  
\_\_\_\_\_ Caste/Tribe\* which is recognized as a Scheduled Caste/ Scheduled Tribe\* under :

- \* The Constitution ( Scheduled Castes) Order, 1950 ;
- \* The Constitution ( Scheduled Tribes) Order, 1950 ;
- \* The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
- \* The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.],:

- \* The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
- \* The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
- \* The Constitution (Pondicherry) Scheduled Castes Order 1964;
- \* The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
- \* The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
- \* The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
- \* The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
- \* The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
- \* The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
- \* The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
- \* The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
- \* The Constitution (ST) Orders (Second Amendment) Act,1991 ;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1996;
- \* The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
- \*The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
- \*The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
- \*The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

.....2

:: 2 ::

# 2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes\* Certificate issued to Shri / Smt / Kumari\* \_\_\_\_\_ Father /Mother\* of Sri / Smt / Kumari\* \_\_\_\_\_ of village / town \_\_\_\_\_ in District/Division\* \_\_\_\_\_ of the State/Union Territory\* \_\_\_\_\_ who belong to the \_\_\_\_\_ Caste / Tribe\* which is recognized as a Scheduled Caste/Scheduled Tribe\* in the State/Union Territory\* issued by the \_\_\_\_\_ [Name of the authority] vide their order No. \_\_\_\_\_ dated \_\_\_\_\_.

3.Shri/Smt/Kumari\* \_\_\_\_\_ and/or\* his/her\* family ordinarily reside(s) in village/town\* \_\_\_\_\_ of \_\_\_\_\_ District / Division\* of the State / Union Territory\* of \_\_\_\_\_

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Place:

[With seal of Office]

Date :

State/Union Territory

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

\* Please delete the words which are not applicable.

# Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.
2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.
3. Revenue Officer not below the rank of Tehsildar.
4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

-- -- --

FORM OF CERTIFICATE TO BE PRODUCED BY  
OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT  
TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Sri / Smt. / Kumari \_\_\_\_\_ son/daughter of \_\_\_\_\_ of village/Town \_\_\_\_\_ District/Division \_\_\_\_\_ in the State/ Union Territory \_\_\_\_\_ belongs to the \_\_\_\_\_ community which is recognized as a backward class under the Government of India, Ministry of Social Justice and Empowerment's Resolution No. \_\_\_\_\_ dated \_\_\_\_\*. Shri/Smt./Kumari \_\_\_\_\_ and/or his/her family ordinarily reside(s) in the \_\_\_\_\_ District/Division of the \_\_\_\_\_ State/Union Territory. This is also to certify that he/she does not belong to the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India, Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993 \*\*.

Dated : \_\_\_\_\_ District Magistrate

Deputy Commissioner etc.

Seal

---

\* - the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

\*\* - As amended from time to time.

Note:- The term "Ordinarily" used here will have the same meaning as in Section 20 of the Representation of the People Act, 1950.

The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.



**FORM-I**

**Disability Certificate**

(In cases of amputation or complete permanent paralysis of limbs and in cases of blindness)  
(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size  
Attested  
Photograph  
(Showing face  
only) of the  
person with  
disability

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Shri

\_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_\_

Age \_\_\_\_\_ years, male/female Registration No. \_\_\_\_\_ permanent resident of House

No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Post Office

\_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affixed above,

and am satisfied that :

(A) he/she is a case of :

- Iocomotor disability
- Blindness

(Please tick as applicable)

(B) The diagnosis in his/her case is \_\_\_\_\_

(A) He/She has \_\_\_\_\_% (in figure) \_\_\_\_\_ percent (in words) permanent physical impairment/blindness in relation to his/her \_\_\_\_\_ (part of body) as per guidelines (to be specified)

2. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb  
impression of the  
person in whose  
favour disability  
certificate is  
issued.

**FORM - II**  
**Disability Certificate**  
**(In case of multiple disabilities)**  
**(Prescribed proforma subject to amendment from time to time)**  
**(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)**

Recent PP size  
 Attested  
 Photograph  
 (Showing face  
 only) of the  
 person with  
 disability

Certificate No. :

Date :

This is to certify that we have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Sh  
 \_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_ \_\_\_\_  
 Age \_\_\_\_ years, male/female \_\_\_\_\_ Registration No. \_\_\_\_\_ permanent resident  
 House No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Po  
 Office \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affix  
 above, and are satisfied that :

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluated as per guidelines (to be specified) for the disabilities ticked below, and shown against the relevant disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (to be specified), is as follows

In figures :- \_\_\_\_\_ percent

In words :- \_\_\_\_\_ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after \_\_\_\_\_ years \_\_\_\_\_ months, and therefore this certificate shall be valid till (DD / MM / YY) \_\_\_\_\_

@ - e.g. Left/Right/both arms/legs

# - e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued.

**FORM - III**  
**Disability Certificate**  
(In cases other than those mentioned in Form I and II)  
(Prescribed proforma subject to amendment from time to time)  
(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size  
Attested  
Photograph  
(Showing face  
only) of the  
person with  
disability

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Shri  
\_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_ \_\_\_\_  
Age \_\_\_\_\_ years, male/female \_\_\_\_\_ Registration No. \_\_\_\_\_ permanent resident of  
House No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Post  
Office \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affixed  
above, and am satisfied that he/she is a Case of \_\_\_\_\_ disability. His/her extent of percentage  
physical impairment/disability has been evaluated as per guidelines (to be specified) and is shown against the relevant  
disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after \_\_\_\_\_ years \_\_\_\_\_ months, and therefore this certificate shall be valid till (DD / MM / YY) \_\_\_\_\_

@ - e.g. Left/Right/both arms/legs

# - e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)  
(Name and Seal)

Countersigned

{Countersignature and seal of the  
CMO/Medical Superintendent/Head of  
Government Hospital, in case the  
certificate is issued by a medical  
authority who is not a government  
servant (with seal)}

Signature/Thumb  
impression of the  
person in whose  
favour disability  
certificate is issued.

FORM OF CERTIFICATE TO BE PRODUCED BY CANDIDATE APPLYING UNDER  
ECONOMINCALLY WEAKER SECTION

Government of .....  
(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No. \_\_\_\_\_

Date: \_\_\_\_\_

VALID FOR THE YEAR \_\_\_\_\_

This is to certify that Shri/Smt./Kumari \_\_\_\_\_ son/daughter/wife of \_\_\_\_\_ permanent resident of \_\_\_\_\_, Village, Street \_\_\_\_\_ Post Office \_\_\_\_\_ District in the State / Union Territory \_\_\_\_\_ Pin Code \_\_\_\_\_ whose photograph is attested below belongs to Economically Weaker Sections, since the gross income\* of his/her 'family'\*\* is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year \_\_\_\_\_. His/her family does not own or possess any of the following assets\*\*\*:

- I. 5 acres of agricultural land and above;
- II. Residential flat of 1000 sq. ft. and above;
- III. Residential plot of 100 sq. yards and above in notified municipalities;
- IV. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. Shri/Smt./Kumari \_\_\_\_\_ belongs to the \_\_\_\_\_ caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List).

Signature with Seal of Office \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Recent Passport size  
attested photograph  
of the applicant

\*Note1: Income covered from all sources i.e. salary, agriculture, business, profession, etc.

\*\*Note 2: The term 'Family' for this purpose include the person, who seeks the benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years

\*\*\*Note 3: The property held by a 'Family' in different locations or different places/cities have been clubbed while applying the land or property hold test to determine the EWS status

**RECRUITMENT OF HUMAN RESOURCE ON FIXED TERM ENGAGEMENT ON CONTRACT BASIS  
FOR VARIOUS DEPARTMENTS IN BANK OF BARODA**

***Join India's International Bank for a Challenging Assignment***  
***BOB/HRM/REC/ADVT/2024/05***

<b>Online Registration of Application starts from : 12.06.2024</b>	<b>Last date for Submission of Application &amp; Payment of fees: 02.07.2024</b>
<b>IMPORTANT TO NOTE</b>	
1.	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. Call letters/advice, wherever required will be sent by e-mail only. All revisions/corrigendum/modifications (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/advice etc.
3.	The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment. Candidates are requested to note down the acknowledgement number and a copy of application form for their future reference.
4.	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
5.	Post qualification experience below 6 months in any organization would not be considered.
6.	Only Candidates willing to serve anywhere in India, should apply.

**1. Details of Positions & Eligibility Criteria (As on 01.06.2024):**

Sn	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
<b>Department: Information Technology</b>					
1	Dy. Vice President - Data Scientist	2	Min - 28 Max - 35	B. Tech/ B.E./ M Tech/ M.E. in Computer Science/ IT/ Data Science/ Machine Learning and AI (Minimum 60% marks compulsory in B. Tech/ B.E.) from AICTE/UGC recognized university	Min. 6 years' post qualification experience in IT/Data Science in BFSI sector out of which min. 3 years' experience as a Data Scientist.
2	Asst. Vice President - Data Scientist	5	Min - 25 Max - 32		Min. 3 years' post qualification experience in IT/Data Science in BFSI sector out of which min. 1 year experience as a Data Scientist.
3	Dy. Vice President - Data Engineer	2	Min - 28 Max - 35	A bachelor's degree in engineering in Computer Science / Information Technology from AICTE/UGC recognized university.	Min. 6 years' post qualification experience in IT in BFSI sector out of which min. 3 years' experience in Big Data technology.
4	Asst. Vice President - Data Engineer	4	Min - 25 Max - 32	Preference shall be given to candidates who possess Cloudera Certified Administrator credentials.	Min. 3 years' post qualification experience in IT in BFSI sector out of which min. 1 year experience Big Data technology.
5	Application Architect	1	Min - 32 Max - 45	B.E./ B.Tech. in Computer Science or Information Technology	Minimum 08 years of Technical and IT experience out of which at least 3 years' experience as Application Architect. • Experience as Application Architect in Alternate Delivery Channels (eg: CBS, LOS, LMS etc.) will be preferred. • Experience in AGILE Methodology/ Core JAVA/ LINUX/ UNIX Server preferred
6	Enterprise Architect	1			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms
7	Infrastructure Architect	2			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in designing and building large IT infrastructure projects
8	Integration Expert	2			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in integration process of banking platforms.]
9	Technology Architect	2			Minimum 08 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms

Sn	Post	Vacancies		Education Qualification	Post Qualification Experience
10	Quality Assurance Engineers	1	Min - 25 Max - 35	B.E/ B.Tech. in Computer Science or Information Technology	Minimum 03 years of experience in software testing.
11	Senior Developer -Full Stack Java	8	Min- 28 Max- 40	B.E/ B.Tech. in Computer Science or Information Technology	Minimum 06 years of experience in software development
12	Developer- Full Stack Java	3	Min - 25 Max - 35		Minimum 03 years of experience in software development
13	Developer - Full Stack .NET & JAVA	5	Min - 25 Max - 35		Minimum 03 years of experience in software development
14	Senior Developer - Mobile Application Development	2	Min- 28 Max- 40		Minimum 06 years of experience in software development
15	Developer - Mobile Application Development	5	Min - 25 Max - 35		Minimum 03 years of experience in software development
16	Senior UI/UX Designer	1	Min- 28 Max- 40		Minimum 06 years of experience in UI/UX designer roles
17	UI/UX Designer	1	Min - 25 Max - 35		Minimum 03 years of experience in UI/UX designer roles

**Department: MSME**

18	Zonal Sales Manager - MSME Business	1	Min : 32 Max : 48	Mandatory - Graduate in any discipline  Preferred - Post-Graduation Degree/Diploma in Management in Banking/ Sales / Marketing/ Credit/ Finance	Minimum 12 Years of experience In sales of assets side preferably in MSME Business. Candidates having leadership experience as under will be preferred: (1) Team handling of more than 20 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
19	Zonal Sales Manager - MSME - CV/CME	1	Min : 32 Max : 48		Minimum 12 Years of experience In sales of assets side preferably in commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans . Candidates having leadership experience as under will be preferred: (1) Team handling of more than 10 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
20	Zonal Sales Manager - MSME - LAP/ Unsecured Business	1	Min : 32 Max : 48		Minimum 12 Years of experience In sales of assets side preferably in MSME Loan Against Properties / Unsecured Loan Business. Candidates having leadership experience as under will be preferred: (1) Team handling of more than 10 sales employees (2) As Sales Head / Area Sales Manager etc. covering more than 2 centers
21	Assistant Vice President MSME - Sales	17	Min- 28 Max- 40		Minimum 8 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India.
22	Assistant Vice President MSME - Sales CV/CME Loans	3	Min- 28 Max- 40		Minimum 8 years of experience in Sales of Assets preferably in Sales of Commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans with Bank's / NBFC's / Financial Institution's in India.



Sn	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
23	Senior Manager MSME – Sales	7	Min : 25 Max : 37	Mandatory – Graduate in any discipline  Preferred – Post-Graduation Degree/Diploma in Management in Banking/ Sales/ Forex/ Marketing/ Credit	Minimum 5 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India
24	Senior Manager MSME - Sales CV/CME Loans	4	Min : 25 Max : 37		Minimum 5 years of experience in Sales of Assets preferably in Sales of Commercial Vehicles (CV) / Commercial Mining Equipment (CME) Loans with Bank's / NBFC's / Financial Institution's in India
25	Senior Manager MSME - Sales LAP/ Unsecured Business Loans	1	Min : 25 Max : 37		Minimum 5 years of experience in Sales of Assets preferably in Sales of Loan Against Property / Unsecured Loans with Bank's / NBFC's / Financial Institution's in India.
26	Senior Manager MSME - Sales Forex (Export/Import Business)	10	Min : 25 Max : 37		Minimum 5 years of experience Sales of Forex / Export Business with any Bank / Financial Institutions in India.
27	Manager MSME - Sales	11	Min:22 Max : 35		Minimum 2 years of experience in Sales of Assets preferably in Sales of MSME Loans with Bank's / NBFC's / Financial Institution's in India
<b>Department: WMS</b>					
28	Radiance Private Sales Head	1	Min - 35 Max – 50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India./Govt. bodies/AICTE  Desirable: Degree/Master Degree in Marketing	Candidates having relevant work experience of minimum 15 years with 3 years' experience in a Private Banking / Private Wealth business in a supervisory position with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies.
29	Group Head	4	Min: 31 Max: 45	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE  Desirable qualification/certification : • 2 years full time Post Graduate Degree / Diploma in Management • Regulatory certifications e.g. NISM/IRDA	Minimum 10 Years of experience in managing sales in Wealth Management/Retail Banking/ Investments in the financial service industry. • Should have managed a large team of Relationship Managers & Team Leads at Regional Level at least for 5 years
30	Territory Head	8	Min:27 Max:40		Minimum 6 years of experience in Relationship Management in Wealth Management out of which minimum 2 years as a Team Lead. Proficiency/knowledge in local language/area/market/clients is desirable
31	Senior Relationship Manager	234	Min: 24 Max: 35		Minimum 3 Years of Experience as Relationship Manager in Wealth Management with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies. Proficiency/knowledge in local language/area/market/clients is desirable
32	E-Wealth Relationship Managers	26	Min: 23 Max: 35	A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE  Desirable qualification/certification : • 2 years full time Post Graduate Degree / Diploma in Management • Regulatory certifications e.g. NISM/IRDA	Minimum 2 Years of Experience as Relationship Manager in Wealth Management with Public Banks / Private Banks / Foreign Banks / Broking Firms / Security Firms / Asset Management Companies OR 2 years' experience in sales/ services of High Value financial products through digital medium (telephone/video or web).

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
33	Private Banker- Radiance Private	12	Min- 33 Max-50	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE  Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management , CFP, CFA or equivalent qualifications	Minimum 12 Years of relevant work experience in financial services, Investment advisory or Private banking out of which minimum 8 Years of experience is in Wealth Management or related profiles • Excellent knowledge of Private Banking products and services including Investments (Mutual Funds, PMS, AIFs, Structured products). Insurance (Life, Health, General), Banking Products (Assets as well as Liabilities), Trusts as well as advisory services etc. • Proven track record of high performance and bespoke relationship management • Excellent connections in the respective private banking markets • Well-versed in terms of Banking regulations, and reforms and developments/changes across the Wealth M
34	Group Sales Head (Virtual RM Sales Head)	1	Min- 31 Max-45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE  Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	• Minimum 10 Years of relevant work experience in financial services, Investment advisory out of which minimum 5 Years of experience in Wealth Management. • Prior experience of handling virtual Relationship Manager sales centre/outbound sales in call centre, outbound tele-sales • Good understanding of the sales process and compliance for tele sales. • Excellent Knowledge of Investment Products, PMS, Mutual Funds and Insurance 3 • Proven track record of High Performance and Leadership • Should have managed a large team of relationship managers & Team Leads at Regional Level at least for 5 years.
35	Wealth Strategist (Investment & Insurance)	9	Min: 24 Max: 45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	• Minimum 3 years of experience as a Relationship Manager/ Investment Counsellor in Wealth Management. • Excellent knowledge of Investment Products, PMS, AIF, Mutual Fund, Insurance etc.
36	Product Head - Private Banking	1	Min - 24 Max - 45	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	• Minimum -3- years of relevant work experience. • Must have experience of handling clients segments having TRV of Rs 15 Cr and above. • Must be well versed with the Investment, Insurance, Derivative Products, etc. • Ability to co-ordinate with various department like Trade, Forex, Project Finance, Merchant Banking, Syndication, Venture Capital, Private Equity. • Must have sound knowledge of the prevalent ecosystem of Private Wealth in the industry. • Must be aware of the regulatory guidelines, pertaining to products
37	Portfolio Research Analyst	1	Min - 22 Max - 35	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE  Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	Minimum 1 year of experience as a Research Analyst in Wealth Management with leading Public / Private / Foreign Banks / Broking / Security firms. • The candidate should have good command over excel and MIS preparation. • Must possess sound communication skill. • Must possess requisite knowledge of Wealth Management products.

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
<b>Department: Cash Management Department</b>					
38	Assistant Vice President-Acquisition & Relationship Manager	19	Min : 23 Max : 40	Graduation (in any discipline)  Preference would be given to candidates having Post Graduate Degree/ Diploma in Management/ Chartered Accountant	Minimum 3 years of work experience.  Preference would be given to candidates with Banking experience in Sales/Relationship Management/Cash Management.
<b>Department: Digital Group</b>					
39	Digital marketing specialists for social media marketing	1	Min : 25 Max : 40	Graduate (in any stream) degree  Preferred: 06 months to 2 year post graduate qualification (diploma/ certificate) with specialization in Digital Marketing	Minimum 4 years of experience in Digital Marketing in Banking Products
40	Digital lending risk specialist	2	Min : 28 Max : 45	Graduation (in any stream)  And  2 year Post Graduate qualification with specialization in Finance / Economics/Statistics / Mathematics	Minimum 5 years of overall experience With relevant experience in risk modelling team of a bank / financial institution / credit institution / related organization
41	Special Analytics for Cross Sell, BNPL	3	Min : 25 Max : 40	Graduate degree (in any stream)  Preferred: 2 year post graduate qualification (degree/diploma)with specialization in Finance/ Economics/ Computer Science/ Statistics/ Mathematics	Minimum 4 years of overall experience with relevant experience in Digital Analytics team of a bank / financial Institution / credit institution / related organizations.
42	Zonal Lead Manager-Merchant Business Acquiring	4	Min : 26 Max : 40	BE / B. Tech/ B Sc – IT/ B Sc Comp. Sc./ BCA OR MCA Preferred: MBA in marketing	Min. 5 years of experience in sales of POS (GPRS, Android, MPOS)and VAS (Value Added Services, Bharat QR,UPI QR ,IPG EMI, PC POS, Other Asset Leads with a reputed bank or merchant acquirer
43	Data Engineers	1	Min : 24 Max : 45	BE/ B Tech Degree	<ul style="list-style-type: none"> <li>• Minimum 3 years of previous industry work experience will be preferred</li> <li>• In-depth understanding of database structure principles.</li> <li>• Knowledge of data mining and segmentation techniques, expertise in SQL and Oracle.</li> <li>• Familiarity with data visualization and data oriented.</li> <li>• Ability to document complex business processes and handle all types of customer requests.</li> <li>• Good communication skill in English; Math &amp; Statistical analysis, ability to interpret and collate relevant data.</li> <li>• Should have working experience on on-premises and cloud-based data infrastructure handling large and diverse datasets</li> <li>• Experience in one or more of the below technologies is preferred               <ul style="list-style-type: none"> <li>• AWS/GCP/Azure</li> <li>• Kubernetes/Docker Swarm • Apache Hadoop &amp; Apache Spark</li> <li>• Elastic Stack/Elk</li> <li>• Airflow / Prefect</li> <li>• MongoDB, Cassandra, Redis, Memcached and DynamoDB</li> <li>• MySQL, Cassandra, and Oracle SQL</li> <li>• PowerBI/Tableau/Qlik view</li> </ul> </li> </ul>

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
44	ML Ops Specialist	1	Min : 24 Max : 45	Graduate Degree in Information Technology, Computer Science, Business or Data Science;	Minimum 3 years of previous industry work experience will be preferred Deep understanding of ML techniques such as: classification, clustering, deep learning, optimization methods, supervised and unsupervised techniques Strong communication skills and an effective team player. Proven ability to apply, debug, and develop machine learning models for real-world applications Strong knowledge in Math & Linear Algebra, Calculus, Statistics, Probability and Matrices Strong skills on AI algorithms & Supervised and Unsupervised algorithms Strong skills in Python 3.6+, Tensorflow 2.0, Scikit learn
45	Specialist in RPA - Recon process automation	1	Min : 26 Max : 40	BE / B. Tech/ B Sc - IT/ B.Sc Comp. Sc./ BCA/ MCA/ MBA	-5 years- relevant experience in Handling Recon Ops for high volume traffic and Understanding / having expertise in Automation of Recon process through technological support.
46	Business Manager (Mobile Banking)	1	Min : 26 Max : 40	BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA / MCA	Min. 5 years of experience in Online and Mobile banking projects Candidates Preferred from company/ Industry: Fintech/ Digital Bank
47	Business Manager (FASTAG)	1	Min : 24 Max : 40	Preferred: B.Tech/ BE preferably in Computer Science/ Information Science/ Information Technology OR MBA in Marketing	Min. 3 years' experience in FASTAG operations
48	Business Manager (BBPS)	1	Min : 26 Max : 40		Min 5 years' experience in BBPS operations
49	Lead - UPI	1	Min : 26 Max : 40	BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA OR	Min. 5 years of experience of working in UPI team with a reputed bank or PSP App company
50	Lead - Digital Bank	1	Min : 26 Max : 40	MCA Preferred: MBA in marketing	Min. 5 years of experience in Digital Banking
51	Digital Partnership Lead - Corporates	1	Min : 29 Max : 45	Mandatory : Graduation degree Preferred : 2 year post graduate qualification with specialization in Marketing or Finance	Minimum 8 years of overall experience with relevant experience in digital strategic partnerships with fintechs and B2B sales in a leadership role preferably for a bank / financial organization
52	Business Lead - Emerging Startups	1	Min : 29 Max : 45	Chartered Accountant/ CFA/ Masters in Business Administration (MBA)/ Post Graduate Diploma in Management (PGDM) or its equivalent with a specialization in Finance or Marketing.	Minimum 8 years' experience in managing or assisting in managing a pool of capital of min Rs. 500 crs. investment size. Earlier experience preferred in Corporate Venture Arm or a VC/PE fund/ Fintech investments and must have made minimum 2 Fintech investments

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
53	Analytics-Personal Loan	1	Min : 26 Max : 45	Graduation degree in any stream	Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
54	Analytics-Auto Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
55	Analytics-Gold Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
56	Analytics-Home Loan	1	Min : 26 Max : 45		Minimum 5 years of relevant experience in the financial services domain and/ or analytics functions. Strong Analytical Skills: Expertise in using statistical tools SAS/R/Python. Ability to generate business insights from data
57	Creative Designer	1	Min : 24 Max : 35	A Bachelor Degree or equivalent in Graphic Design, Visual Communication or a similar discipline	Minimum 3 years of overall experience with relevant experience in leading a Digital Agency will be given preference. Design thinking and Storytelling advocate Experienced design profession with more than 5 years of relevant hands on experience Proficient in Adobe CS ( Photoshop, Illustrator, InDesign ,Acrobat)
58	Lead - Digital Payment Fraud Prevention	1	Min : 31 Max : 45	Mandatory : BE / B. Tech/ B Sc - IT/ B Sc Comp. Sc./ BCA / MCA/MBA	10 years relevant experience in BFSI in FRM field. Understanding of Payment security requirement and in depth understanding emerging Fraud trend and Regulators expectation.
59	Lead - Kiosk Operations	1	Min : 31 Max : 40		10 years' experience in Digital Operations space (Kiosk like ATM, CR, SSPBP etc.) understanding of technological changes and demand for improvement in Digital features
60	Specialist UI/UX - Customer journey	1	Min : 24 Max : 40	Bachelor's/Master's degree in computer science/ Information Technology/ MCA/ Design related or equivalent. Preferred: UI/UX Certification	3 years of experience of working in digital banking team / IT team of BFSI organizations in similar roles - designing customer journeys
61	UPI Merchant Product Manager	4	Min : 26 Max : 40	B.E./B. Tech in Computer Science/ Information Technology/ Electronics & Communication/ Electrical & Electronics	5 years' experience on payments in the financial services, 3 years in handling UPI is preferred In-depth knowledge of Agile process and principles Outstanding communication, presentation and leadership skills Excellent organizational and time management skills Sharp analytical and problem-solving skills
62	UI/UX Specialist-Digital journey	1	Min : 25 Max : 45	Degree/ Post Graduate in Engineering/ Technology/ Computer Application OR Degree/ Diploma in Design, Fine Arts from institute of repute.	Minimum -4- years of fulltime experience working with leading BFSI organisation or technology/Fintech firms

**Department: Defence Banking**

SN	Post	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
63	Defence Banking Advisor (DBA)	7	Max : 60	A Bachelor Degree (Graduation) in any discipline from a University recognised by the Govt. Of India./Govt. bodies/AICTE etc.	Retired Officials who held the rank of Brigadier in the Indian Army/Commodore in the Indian Navy/ Air Commodore in the Indian Air Force

The educational qualifications shall be obtained from Institute recognized by AICTE/UGC/Government.

\* Please note that the Bank may modify the number of vacancies depending on its requirement.

**Credit History:** The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. The minimum credit score will be as per the Banks policy, amended from time to time.

**2. Roles & Responsibilities are appended as Annexure - I**
**3. Reservation in Posts (Wherever applicable):**

S.N.	Position	SC	ST	OBC	EWS	UR	Total	Out of which			
								OC	VI	HI	ID
1 & 3	Dy. Vice President – Data Scientist & Data Engineer	0	0	1	0	3	4	--	--	--	--
2 & 4	Asst. Vice President – Data Scientist & Data Engineer	0	0	2	1	6	9	--	--	--	--
5 to 9	Application Architect	1	0	3	1	3	8	--	--	--	--
	Enterprise Architect										
	Infrastructure Architect										
	Integration Expert										
	Technology Architect										
18 to 20	Zonal Sales Manager - MSME Business	1	0	1	1	0	3	--	--	--	--
	Zonal Sales Manager - MSME - CV/CME										
	Zonal Sales Manager - MSME - LAP/ Unsecured Business										
21 & 22	Assistant Vice President MSME - Sales	6	2	7	3	2	20	--	--	--	--
	Assistant Vice President MSME - Sales CV/CME Loans										
23 to 26	Senior Manager MSME – Sales	3	6	2	8	3	22	--	--	--	--
	Senior Manager MSME - Sales CV/CME Loans										
	Senior Manager MSME - Sales LAP/ Unsecured Business Loans										
	Senior Manager MSME - Sales Forex (Export/Import Business)										
27	Manager- MSME Sales	2	2	3	2	2	11	--	--	--	--
28	Radiance Private Sales Head	--	--	--	--	1	1	--	--	--	--
29	Group Head	1	1	1	1	--	4	--	--	--	--
30	Territory Head	2	1	2	2	1	8	1	1	--	--
31	Senior Relationship Manager	33	29	71	40	61	234	4	4	4	4
32	E-Wealth Relationship Managers	3	1	5	4	13	26	1	1	--	--
33	Private Banker-Radiance Private	2	1	5	2	2	12	--	--	--	--
34	Group Sales Head (Virtual RM Sales Head)	--	--	--	--	1	1	--	--	--	--
35 & 36	Wealth Strategist (Investment & Insurance)	5	2	3	--	--	10	--	--	--	--
	Product Head - Private Banking										
37	Portfolio Research Analyst	--	--	--	--	1	1	--	--	--	--
38	AVP- Acquisition & Relationship Manager	5	2	5	5	2	19	--	--	--	--

A candidate can apply for only one post & one location only (wherever vacancies are notified location wise) and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration (s) will stand forfeited. However, the selected candidates are liable to be posted by the Bank at its absolute discretion to any of the Branches/ Offices of the Bank or to any place in India.

**Abbreviations stand for:** SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, EWS - Economically Weaker Sections, UR- Unreserved, PWD - Persons with Disability, OH-Orthopedically Handicapped, HI - Hearing Impaired, VI- Visually Impaired, ID- Intellectually Disabled.

**NOTE:**

1. Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application.
2. Candidates belonging to OBC category but coming in the 'creamy layer' and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GENERAL' or GENERAL (OC/HI/VI/ID) as applicable.
3. Benefit of reservation under EWS category is permissible only upon production of an 'Income and Asset Certificate' issued by a Competent Authority in the format prescribed.
4. Caste/EWS/PWD certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the candidates applying under SC/ST/OBC/EWS/PWD category, while submitting their application/s.
5. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
6. Reservation for PWD is horizontal and within the overall vacancies for the post.
7. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Bank.
8. There is no reservation for Ex-Servicemen in Officers' Cadre.
9. Maximum age indicated is for General category candidates as on 01.06.2024. Relaxation in upper age limit will be available as detailed above.

**3.1 Relaxation in Upper Age Limit:**

S.N.	Category	Age Relaxation (years)
1.	Scheduled Caste	5
2.	Scheduled Tribe	5
3.	Other Backward Classes (Non-Creamy Layer)	3
4.	Persons with Disability	Gen/EWS - 10, OBC - 13, SC/ST - 15
5.	Ex-servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	Gen/EWS - 5, OBC - 8, SC/ST - 10
6.	Persons affected by 1984 riots	5

The aforesaid Relaxation of Upper Age is applicable as per the Reservation Points available for different positions as mentioned above

**4. Remuneration & Location of Posting:**

S.N.	Dept / Vertical	Position	Indicative Compensation	Location of Posting
1	IT	Dy. Vice President - Data Scientist	25.00 Lacs to 42.00 Lacs	Mumbai
2		Asst. Vice President - Data Scientist	20.00 Lacs to 40.00 Lacs	
3		Dy. Vice President - Data Engineer	24.00 Lacs to 45.00 Lacs	
4		Asst. Vice President - Data Engineer	24.00 Lacs to 40.00 Lacs	
5		Application Architect	35 Lacs to 55 Lacs	
6		Enterprise Architect		
7		Infrastructure Architect		
8		Integration Expert		
9		Technology Architect	08 Lacs to 15 Lacs	
10		Quality Assurance Engineers		
11		Senior Developer -Full Stack Java		
12		Developer- Full Stack Java		
13		Developer - Full Stack .NET & JAVA		
14		Senior Developer - Mobile Application Development		
15		Developer - Mobile Application Development		
16		Senior UI/UX Designer		
17		UI/UX Designer	08 Lacs to 12 Lacs	
18	MSME	Zonal Sales Manager - MSME Business	30 Lacs to 50 Lacs	The place of posting will be depending upon the Bank's requirement from time to time. Candidates shall be placed at any of its Offices/Branches in India.
19		Zonal Sales Manager - MSME - CV/CME		
20		Zonal Sales Manager - MSME - LAP/ Unsecured Business		
21		Assistant Vice President MSME - Sales	20 Lacs to 40 Lacs	
22		Assistant Vice President MSME - Sales CV/CME Loans		
23		Senior Manager MSME - Sales	10 Lacs to 30 Lacs	
24		Senior Manager MSME - Sales CV/CME Loans		
25		Senior Manager MSME - Sales LAP/ Unsecured Business Loans		
26		Senior Manager MSME - Sales Forex (Export/Import Business)		
27		Manager MSME - Sales		

S.N.	Dept / Vertical	Position	Indicative Compensation	Location of Posting		
28	WMS	Radiance Private Sales Head	20 Lacs to 35 Lacs	Mumbai		
29		Group Head	16 Lacs to 28 Lacs	Bengaluru-1 Chennai- 1	Kolkata-1 New Delhi-1	
30		Territory Head	14 Lacs to 25 Lacs	Indore-1 Kolkata-1 Mumbai-4	Nagpur-1 New Delhi-1	
31		Senior Relationship Manager	8 Lacs to 14 Lacs	Ahmedabad-20 Allahabad-3 Bareilly-2 Bengaluru-25 Bhopal-3 Chandigarh-2 Chennai-8 Coimbatore-2 Ernakulam-5 Guwahati-4 Hyderabad-11 Indore-6 Jaipur-5 Jalandhar-1	Jodhpur-2 Kanpur-3 Kolkata-14 Lucknow-5 Mumbai-40 Nagpur-4 New Delhi-30 Patna-5 Pune-10 Rajkot-3 Surat-3 Udaipur-3 Vadodara-12 Varanasi-3	
32		E-Wealth Relationship Managers	4 Lacs to 8 Lacs	Mumbai		
33		Private Banker-Radiance Private	14 Lacs to 25 Lacs	Bengaluru-1 Mumbai-7	New Delhi-4	
34		Group Sales Head (Virtual Sales Head)	14 Lacs to 25 Lacs	Mumbai		
35		Wealth Strategist (Investment & Insurance)	12 Lacs to 20 Lacs	Bengaluru-1 Chennai-1 Hyderabad-1 Jaipur-1	Lucknow-1 Mumbai-2 New Delhi-2	
36		Product Head - Private Banking	10 Lacs to 16 Lacs	Mumbai		
37		Portfolio Research Analyst	6 Lacs to 10 Lacs	Mumbai		
38		BCMS	AVP- Acquisition & Relationship Manager	10 Lacs to 30 Lacs	Baroda-1 Hyderabad-1 Bhubaneswar-1 Ludhiana-1 Rajkot-1 Guwahati-1 Mangalore-1 Bareilly-1 Nagpur-1	Surat-1 Chandigarh-1 Mumbai-2 Vishakhapatnam-1 Chennai-1 Bengaluru-1 Kanpur-1 Agra-1 Varanasi-1
39		Digital Department	Digital marketing specialists for social media marketing	Remuneration will be offered based on candidate's qualifications, experience, overall suitability, last drawn salary of the candidate and market benchmark, and shall not be a limiting factor for suitable candidates.	Mumbai	
40			Digital lending risk specialist		Mumbai	
41			Special Analytics for Cross Sell, BNPL		Mumbai	
42	Zonal Lead Manager-Merchant Business Acquiring		Anywhere in India			
43	Data Engineers		Mumbai			
44	ML Ops Specialist		Mumbai			
45	Specialist in RPA - Recon process automation		Mumbai			
46	Business Manager (Mobile Banking)		Mumbai			
47	Business Manager (FASTAG)		Mumbai			
48	Business Manager (BBPS)		Mumbai			
49	Lead - UPI		Mumbai			
50	Lead - Digital Bank		Mumbai			
51	Digital Partnership Lead - Corporates		Mumbai			
52	Business Lead - Emerging Startups		Mumbai			
53	Analytics-Personal Loan	Mumbai				
54	Analytics-Auto Loan	Mumbai				
55	Analytics-Gold Loan	Mumbai				
56	Analytics-Home Loan	Mumbai				
57	Creative Designer	Mumbai				
58	Lead - Digital Payment Fraud Prevention	Mumbai				
59	Lead - Kiosk Operations	Mumbai				
60	Specialist UI/UX - Customer journey	Mumbai				
61	UPI Merchant Product Manager	Mumbai				
62	UI/UX Specialist-Digital journey	Mumbai				
63	Defence Banking	Defence Banking Advisor	24 Lacs P.A.	Chennai-1 Kolkata-1 Chandigarh- 1 Mumbai-1	Bhopal-1 Guwahati-1 Lucknow-1	



\*However, the selected candidates are liable to be transferred by the Bank at its absolute discretion to any of the branches/ offices of the Bank or to any place in India.

#### 5. **Nature of Employment:**

The engagement under the contract is for a period of three (-3-) years or upto attaining the age of -62- years, whichever is earlier and can be subsequently renewed yearly for -1- year each in such a manner that the total engagement period is not more than -5- year, subject to satisfactory performance at the discretion of the Bank. (subject to maximum age as -62- years).

#### 6. **Application fees:**

- Rs.600/- + Applicable Taxes + Payment Gateway Charges for General, EWS & OBC candidates
- Rs.100/- + Applicable Taxes + Payment Gateway Charges for SC, ST, PWD & Women

The candidate is required to pay the non-refundable application fee/Intimation charges irrespective of whether online test is conducted or not and even if the candidate is shortlisted or not for the interview.

#### A. **SELECTION PROCEDURE:**

- Selection will be based on short listing and subsequent round of Personal Interview and/or any other selection method.
- 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 candidates in a particular ratio, at its sole discretion, as per the Bank's requirement.
- Adequate number of 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 the selection process (PI/any other selection method) and merely applying / being eligible for the post does not entitle the candidate to be eligible for the selection process.
- The qualifying marks in Interview/selection procedure will be decided by the Bank.
- A candidate should qualify in all the processes of selection i.e. Personal Interview and/or other selection method (as the case may be) and should be sufficiently high in the merit to be shortlisted for subsequent process.
- 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.
- Bank reserves the right to consider the candidature of the candidate to any other position mentioned in this advertisement other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

#### B. **HOW TO APPLY:**

**Candidates are required to have a valid personal email ID and Contact Number.** It should be kept active till completion of this recruitment project. Bank may send call letters for Personal interview and/or Selection Process on 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.

##### a) **GUIDELINES FOR FILLING ONLINE APPLICATION:**

- i. Candidates should visit Bank's website [www.bankofbaroda.in/career.htm](http://www.bankofbaroda.in/career.htm) and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Careers-> Current Opportunities on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking etc.
- ii. Candidates need to upload their Bio-data while filling online application. Candidates are also required to upload their scanned photograph, signature and other documents related to their eligibility. Please refer to Annexure II regarding scanning of photograph & signature and upload of documents.
- iii. 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 getting the details filled in/carefully verifying, in the online application and ensuring that the same are correct prior to submission as no change is possible after submission.
- iv. 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.
- v. An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
- vi. Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation Certificate, Other Certifications, Experience Letter (any document which substantiates relevant experience), Document showing Break up of CTC, Latest Salary Slip (e.g. Apr 2024/ May 2024), etc. at the time of submitting the online application form.
- vii. 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.
- viii. 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.

**b) PAYMENT OF FEES:**

- i. Application fees and Intimation Charges (Non-refundable) of Rs. 600/-for General /EWS and OBC candidates (plus applicable GST & transaction charges) and Rs.100/- (Intimation charges only) for SC/ ST/PWD/Women candidates (plus applicable GST & transaction charges) will be applicable. Bank is not responsible if any of the candidates makes more than one payment/s and no request for refund of fees shall be entertained.
- ii. Fee payment will have to be made online through payment gateway available thereat.
- iii. After ensuring the correctness of the particulars of the application form, candidates are required to pay fees through the payment gateway integrated with the application. No change/edit will be allowed thereafter.
- iv. The payment can be made by using Debit Card / Credit Card / Internet Banking etc. by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
- v. On successful completion of the transaction, e-receipt and application form with the data entered by the candidate will be generated, which should be printed and retained by the candidate.
- vi. If the online transaction is not successfully completed, please register again and make payment online.
- vii. There is also a provision to reprint the application form containing fee details, at later stage.

**c) 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 (01.06.2024) and also ensure that the particulars furnished by him/her are correct in all aspects.
- 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 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. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
- v) 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 without notice.
- vi) 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.
- vii) **Intimations, wherever required will be notified on Bank's website and/ or sent by email and/ sms only to the email ID and mobile number 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.in](http://www.bankofbaroda.in) for latest updates.
- viii) 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.
- ix) The Bank reserves the right to modify the place of posting as per administrative requirements of the Bank from time to time.

**C. ANNOUNCEMENTS:**

All further Announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorized Bank's website [www.bankofbaroda.in](http://www.bankofbaroda.in) from time to time under **Career section/web page → Current Opportunities**. No separate communication/intimation will be sent to the candidates who are not shortlisted/not selected in the process. All notification/communication placed on the Bank's website shall be treated as intimation to all the candidates who have applied for the said project.

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.**

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of interview/ any other selection process or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

**ANNEXURE I**

**ROLES AND RESPONSIBILITIES**

Name of Position	Data Scientist
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Work in Bank's Analytics Centre of Excellence as data Scientist</li> <li>• Identify, analyze, and interpret trends or patterns in complex data sets</li> <li>• Utilize a hypothesis-driven problem-solving approach to design, construct, and rapidly test/iterate exploratory analytics that will reveal insight and opportunities for the business</li> <li>• Generate efficient data marts, analysis and reports on large data sets, building basic automations to reduce manual interventions for repeated analysis and data updates</li> <li>• Work with management to prioritize business and information needs</li> <li>• Locate and define new process improvement opportunities</li> <li>• Implement and Deploy Machine Learning/ Artificial Intelligence/ Natural Language Processing models using R/Python etc.</li> <li>• Monitor the performance and accuracy of the AI/ML models in production.</li> <li>• Design and implement Big data scalable workflow systems using Big Data Technologies</li> <li>• Closely collaborate with business teams to develop/ co-create analytics use case</li> <li>• Understand business requirements, devise and implement strategies to improve the operational efficiencies/business KPIs using AI/ML techniques</li> </ul> <p><b>Skill Requirement</b></p> <ul style="list-style-type: none"> <li>• Proven working experience as data scientist</li> <li>• Technical expertise regarding data models, database design development, data mining and segmentation techniques</li> <li>• Hands on data analysis experience using Relational Databases and Big Data platforms. Ability to query in SQL, Spark etc.</li> <li>• Knowledge of statistics and experience using statistical packages for analyzing datasets.</li> <li>• Strong analytical skills with the ability to collect, organize, analyze, and disseminate significant amounts of information with attention to detail and accuracy</li> <li>• Strong in Advanced Machine learning/ Artificial Intelligence, Natural Language Processing, Neural Networks, Deep Learning techniques.</li> <li>• Experience with programming languages/tools used in data science (R/Python etc.)</li> <li>• Knowledge of Cloudera Data Science Workbench is a plus.</li> <li>• Familiarity with developing models using semi structure as well as unstructured data.</li> <li>• End to end experience in development from data extraction, data quality assessment to modelling and validation.</li> <li>• Self-driven individual with business acumen</li> <li>• Strong understanding of Banking Business Domains.</li> </ul>	
Name of Position	Data Engineer
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Data engineers are required to work closely with Data Scientist and Analytics professionals, designers, project managers, QA engineers, operations engineers, third party systems providers and other stakeholders in the Data ecosystem of the organization.</li> <li>• Required to manage Cloudera Big Data Environment (CDH)</li> <li>• Data engineers are also required to determine what data management systems are appropriate and which data are needed for analysis.</li> <li>• Create and maintain optimal data pipeline architecture.</li> <li>• Identify, design, and implement internal process improvements: automating manual processes, optimizing data delivery, re-designing infrastructure for greater scalability, etc.</li> <li>• Build the infrastructure required for optimal extraction, transformation, and loading of data from a wide variety of data sources using RDBMS and 'big data' technologies</li> <li>• Work with data and analytics teams to strive for functionality enhancement in data systems.</li> </ul> <p><b>Skill Requirement</b></p> <ul style="list-style-type: none"> <li>• Should have proficient understanding of databases such as Relational (SQL), distributed (NoSQL), etc.</li> <li>• Experience with installation on a multi cluster Hadoop environment. Experience on large clusters is preferred.</li> <li>• Experience with Maintenance of the applications and infrastructure.</li> <li>• Knowledge of Informatica Big data management</li> </ul>	

- Experience with Hadoop Administration
- Experience with development of common ingestion framework, hive structure creation, compression, encryption steps
- Experience with unix shell scripting, Perl
- Experience with tools like Nifi , HBase, Spark, pig, storm, flume
- Experience with Hive which includes creation of schema structures, partitioning & performance tuning
- ASM & RAC Experience
- Should have experience of supporting and working with cross-functional teams in a dynamic environment.
- Good understanding of Data Model and types of dimension modeling (SCD Type 1, SCD Type 2)
- Deep understanding in information Security Principles to ensure compliant handling and management of business data.

Name of Position	Application Architect
------------------	-----------------------

### Role & Responsibilities

- Design and validate application architecture design and other technology architecture
- Estimate design efforts, define detailed schedules, evaluate technologies, develop prototypes, architect design
- Change application Architecture as per business need and Technology changes
- Understand and apply architect principles, processes, their standards and guidelines
- Understand, document, and monitor application layering dependencies (User-Interface, Deployment, Public Interface, Application Domain, Application Infrastructure, Technical Frameworks, and Platforms) and application component dependencies.
- Document and maintain context diagrams, functional architectures, data architecture, and messaging architecture diagrams and descriptions.
- Understand and monitor impacts to and dependencies between existing technical and network environments.
- Define and direct proof-of-concept tasks for proposed architectural interactions.
- Define, plan, propose, and select enabling technologies to support packaged or custom applications.
- Prepare approach papers listing technology options, risks, and impacts of various architectural options for application.
- Define data dependencies within, between, and among various applications and application components.
- Define and direct coordination among database instances between, and across, various applications and application components.
- Document and maintain technical architecture, network architecture, application architecture, and technical application architecture diagrams and descriptions, including releases and versions of software.
- Ensure that architectural components optimally address business requirements.
- Lead / Participate in technical and infrastructure requirements engineering initiatives
- Coordinate with other architects, project managers, and team leads to ensure the development matches the system model.
- Define architecture risk mitigation plans.
- Monitor emerging technologies and technical releases from product vendors to evaluate applicability toward current efforts

### Skill Requirement

- Experience as Application Architect in Alternate Delivery Channels (eg: CBS, LOS, LMS etc.).
- Experience in AGILE Methodology/Core JAVA/LINUX/UNIX Server preferred
- Deep understanding of cloud computing & in one or more of the following domains: Core Platform: Compute (IaaS & PaaS), Storage, Networking
- Monitoring, alerting, and logging tools, and build/release processes highly preferred
- Demonstrated experience with DevOps, including automation/infrastructure as code.
- Strong knowledge in authentication patterns (MFA)
- Experience with Continuous Integration Delivery models
- Strong knowledge of network topologies and technologies with emphasis on network gateway devices (ingress/egress)

Name of Position	Enterprise Architect
------------------	----------------------

### Role & Responsibilities

- Set up technical standards and governance structure for the enterprise.
- Assist business strategy and accordingly drive technology strategy from an architecture perspective.
- To Provide technology architecture expertise and guidance across multiple business divisions & technology domains
- Setting up technical standards, formulation of Enterprise Architecture (EA) Governance Framework. 13
- Driving technology strategy from an architecture perspective, across a portfolio of applications in the Bank, for resource optimization and Risk mitigation
- Translating business requirements into specific system, application or process designs, including working with business personnel and

executives to identify functional requirements.

- Define/ maintain Target Architectures in Roadmaps.
- Lead and/or assist efforts to scope and architect major change programs, leading strategic options analysis & proposing end-to-end solutions & highlighting trade-offs.
- Review ongoing designs of major programs to identify strategic opportunities and resolve design issues during delivery.
- Identify key technology enablers to optimize IT investment.
- Develop highly complex solutions that exemplifies quality optimization regarding reliability, availability, scalability, manageability, flexibility, usability/ reusability and high performance.
- Deliver Architecture solutions in a Banking environment at the highest-level technical expertise.
- Lead other IT Architects to provide effective consulting/ solutions on complex projects.
- Lead multifunctional teams in successful application of methodologies and architecture modelling tools

#### Skill Requirement

- Strong knowledge of enterprise architecture and design, including architecture frameworks such as TOGAF (TOGAF certification preferred)
- Strong knowledge of technologies such as APIs, SOA, programming languages, cloud hosting practices and big data technologies.
- Agile/ DevOPs experience and emerging technology trends.
- Hands on experience in building enterprise solutions with mature governance processes.
- Hands on experience in drawing architectural artefacts with modelling tools.
- Good relationship management and communication skills.

Name of Position	Infrastructure Architect
------------------	--------------------------

#### Role & Responsibilities

- Designing, articulating and implementing architectural scalability.
- Work in close collaboration with application architect to ensure optimal infrastructure design
- Draw a long-term enterprise level IT Infrastructure Plan
- Ensure that availability requirement are met in the design
- Validate all Infrastructure Changes and obtain necessary approvals from competent authority
- Interact with IT Partners, Consultants and internal stakeholders
- Evaluate infra technology and industry trends, identify prospective impact on business
- Participate to develop and manage ongoing enterprise architecture governance structure on basis of business & IT strategies
- Promote organization architecture process and results to business and IT Departments
- Lead and direct to prepare governing principles to guide decision making Equivalent to infrastructure architecture
- Draw implementation plan for infrastructure architecture on basis of IT strategies and business requirements
- Ensure optimal governance structure and comply with activities related to infrastructure architecture adherence
- Enforce infrastructure architecture execution as well as ongoing refinement tasks
- Selection and evaluation of infrastructure architecture standards commensurate with other stakeholders
- Consult project teams to fit infrastructure architecture assignments and identify need to modify infrastructure architecture to attain project requirements 14
- Identify need to change technical architecture to incorporate infrastructure needs.
- Identify requirements for infrastructures and resources to support infrastructure architecture
- Ensure documentation of entire architecture design and evaluation work
- Develop & execute education plan for infrastructure architecture

#### Skill Requirement

- Experience in in designing and building large IT infrastructure projects encompassing both Hardware, Virtualization and middleware layers
- Candidates with Professional certifications on OS (Unix/Linux), Middleware, Storage, Load Balancer are preferred

Name of Position	Integration Expert
------------------	--------------------

#### Role & Responsibilities

- Collaborate on the successful integration of hardware, software and Internet resources
- Strong experience in Middleware and Infrastructure management.

- Assist in planning and implementing a variety of technological opportunities.
- Assist in the creation, maintenance, and integration of technology plans.
- Ability to lead teams to successful end results
- Strategic planning and continuous improvement mindset, relevant to technology processes and systems
- Assess technology skill levels of co-workers and customers.

### Skill Requirement

- Understanding of IT architecture like SOA and integration methodologies like ESB and APIs
- Strong knowledge of development environments, middleware components, database and open source technologies.
- Understanding of solutions for platform and application layers.
- Strong skills in multi-tier architecture, digital technologies, API, IoT, cognitive solutions.
- Must have experience in Kafka, IIB / Oracle ESB, Message queues.
- Experience of API Management and integration of RESTful APIs, SOAP services, Microservices, GraphQL, etc
- Strong understanding of various areas of technologies such as infrastructure development, operations, etc. Effective communication with management, stakeholders and vendors.
- Strong understanding of technology processes and systems

Name of Position	Technology Architect
------------------	----------------------

### Role & Responsibilities

- Assist the development of the overall technology strategy with critical focus on enterprise and platform architecture
- Responsible for the design of systems and interfaces both internal and external
- Identifying and integrating overall integration points in context of a project as well as other applications in the environment.
- Defining guidelines and benchmarks for non-functional requirement considerations during project implementation.
- Reviewing architecture and design on various aspects like extensibility, scalability, security, design patterns, user experience, non-functional requirements, etc., against a predefined checklist and ensure that all relevant best practices are followed.
- Providing a solution to any issue that is raised during code/design review and justifying the decision taken.
- Possessing/acquiring strong troubleshooting skills and being interested in performing troubleshooting of issues in different disparate technologies and environments.
- Understanding and relating technology integration scenarios and applying these learnings in complex troubleshooting scenarios

### Skill Requirement

- Overall understanding of banking technologies – systems and processes. A track record of having successfully built innovations
- Implemented core banking. Delivery channels, payment systems and other digital banking solutions.
- Strong knowledge of development environments, middleware components, database and open source technologies
- Strong experience in Core Java, Spring, JSF, and Hibernate/Spring Data JPA.
- Experience in SOA based architecture, Web Services (Apache CXF/ JAXWS/ JAXRS/ SOAP/ REST).
- Experience in multiple application and web servers (JBoss/ Tomcat/ Websphere).
- Experience in front-end frameworks (AngularJS/ Backbone/ Knockout/ Handlebar).
- Experience in messaging (JMS/WebSphere MQ/Active MQ).
- Experience in continuous integration (Jenkins/Sonar/Nexus/PMD).
- Hands on experience of RDBMS like SQL Server, Oracle, MySQL, PostgreSQL.
- Experience in using profiler tools (JProfiler/JMeter).
- A good understanding of UML and design patterns

Name of Position	Quality Assurance Engineer
------------------	----------------------------

### Role & Responsibilities

- Working with all stake holders to ensure that the quality metrics is reviewed, closed and agreed upon.
- Create a list of milestones and checkpoints and set measurable criteria to check the quality on timely basis.
- Defining processes for test plan and several phases of testing cycle.
- Planning and scheduling several milestones and tasks like alpha and beta testing.
- Focus on automation along with manual testing.
- Keep raising the bar and standards of all the quality processes with every project.
- Set processes for test plan reviews and ensure that that test plans get reviewed by all stakeholders.
- Review test strategies and see that all the various kinds of testing like unit, functional, performance, stress, acceptance etc. are getting covered.

- Meeting with Quality standards in various new testing technologies in the industry. This may include finding new strategies for automation testing and day to day work processes like agile and scrum.
  - Collaborate with development team in bugs fixing and build plans
  - Collaborate with QA Lead in creating test plans
- Writing bug reports

### Skill Requirement

- Proven track record of strategizing and evolving testing strategies.
- Must have managed the roadmap for web and mobile products (Android/iOS) in the financial services industry.
- Proficiency in one or more general purpose programming languages
- Strong Java, J2EE development/Testing experience.
- Exposure to UI development/Testing
- Basic knowledge of web concepts (HTML, webservers) and relational database management systems
- Good knowledge and experience in automation testing and tools like Selenium.
- Experience with web service testing (REST and JSON, HTTP)
- Strong knowledge of testing tools for API testing, Load testing, distributed testing, functional testing, regression testing and exposure to testing automation is added advantage.
- Experience with Version Control Software's- Git , SVN
- Experience in the entire lifecycle of projects – from requirement gathering to UAT sign-off
- Proven problem solving and analytical skills

Name of Position	Developer and Senior Developer -Full Stack Java
------------------	---

### Role & Responsibilities

- Design and build Banking/Financial applications using Java technology
- Work with outside data sources and APIs
- Unit-test code for robustness, including edge cases, usability, and general reliability
- Develop the front end architecture
- Design UI layout
- Develop back end framework
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Create databases to work in conjunction with the application
- Work on bug fixing and improving application performance
- Ensure the performance, quality, and responsiveness of applications
- Work closely on the deadlines of the project
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Keep raising the bar and standards of all the quality processes with every project.
- Collaborate with cross-functional teams to define, design, and finalize new features

### Skill Requirement

- Excellent Core Java Skills with frameworks such as Spring.
- Good Java development experience using J2EE, JSP, EJB, Servlets, Struts.
- Prior work experience with the following: REST, jersey, Jax RS.
- Object oriented analysis and design using various design and architectural patterns.
- Strong knowledge of IDE like Eclipse, IntelliJ IDEA or NetBeans.
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Triggers) and ORM Technologies (JPA2, Hibernate).
- Hands on experience with Linux/Unix environments.
- Good understanding of Cryptography fundamentals.
- Other skills include JSON, SOAP, WSDL, XML, XSLT, XPATH.
- Java Application Servers experience (WebSphere, Weblogic, JBoss, Tomcat, etc.)
- Proficient understanding of code versioning tools, such as Git and familiarity with continuous integration and build tools such as Ant, Maven and Gradle
- Desired Knowledge, Skills, Abilities, and Competencies-
- Experience in developing web applications using popular web application frameworks
- Basic understanding of JVM, its limitations, weaknesses, and workarounds.
- Good knowledge of HTML, JavaScript, CSS, AJAX, Bootstrap or any other responsive UI framework.
- Basic understanding of financial transaction using ISO 8583 standard.

Name of Position	Developer – Full Stack .NET & JAVA
------------------	------------------------------------

### Role & Responsibilities

- Design and build Banking/Financial applications using Java technology
- Work with outside data sources and APIs

- Unit-test code for robustness, including edge cases, usability, and general reliability
- Develop the front end architecture
- Design UI layout
- Develop back end framework
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Create databases to work in conjunction with the application
- Work on bug fixing and improving application performance
- Ensure the performance, quality, and responsiveness of applications
- Work closely on the deadlines of the project
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Keep raising the bar and standards of all the quality processes with every project.
- Collaborate with cross-functional teams to define, design, and finalize new features
- Develop cross –platform applications
- Design and build Banking/Financial applications using .NET technology
- Hosting/ Maintenance of web application on IIS/Apache Server.
- Create security and data protection settings

### Skill Requirement

- Excellent Core Java Skills with frameworks such as Spring.
- Good Java development experience using J2EE, JSP, EJB, Servlets, Struts.
- Prior work experience with the following: REST, jersey, Jax RS.
- Object oriented analysis and design using various design and architectural patterns.
- Strong knowledge of IDE like Eclipse, IntelliJ IDEA or NetBeans.
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Triggers) and ORM Technologies (JPA2, Hibernate).
- Hands on experience with Linux/Unix environments.
- Good understanding of Cryptography fundamentals.
- Other skills include JSON, SOAP, WSDL, XML, XSLT, XPATH.
- Java Application Servers experience (WebSphere, Weblogic, JBoss, Tomcat, etc.)
- Proficient understanding of code versioning tools, such as Git and familiarity with continuous integration and build tools such as Ant, Maven and Gradle
- Desired Knowledge, Skills, Abilities, and Competencies-
- Experience in developing web applications using popular web application frameworks
- Basic understanding of JVM, its limitations, weaknesses, and workarounds.
- Good knowledge of HTML, JavaScript, CSS, AJAX, Bootstrap or any other responsive UI framework.
- Basic understanding of financial transaction using ISO 8583 standard.
- Strong Project Management Skills
- Proficiency with Server-side languages such as .NET(C#).
- Proficiency in MS SQL server, Oracle, PL SQL, MySQL data base management
- Proficiency in SQL server reporting services, SSIS, ASP.net mvc, Microsoft azure cloud.

<b>Name of Position</b>	<b>Developer and Senior Developer - Mobile Application Development</b>
-------------------------	--

### Role & Responsibilities

- Design and build advanced applications for the Android/ iOS platform
- Collaborate with cross-functional teams to define, design, and finalize new features
- Ensure the performance, quality, and responsiveness of applications
- Work with outside data sources and APIs
- Unit-test code for robustness, including edge cases, usability, and general reliability
- Work on bug fixing and improving application performance
- Continuously discover, evaluate, and implement new technologies to maximize development efficiency
- Coordinate with various teams to ensure all development tasks meet quality criteria.
- Work closely on the deadlines of the project
- Keep raising the bar and standards of all the quality processes with every project.

### Skill Requirement

- Proven software development experience and Android/iOS skills development
- Proven working experience in Android/iOS app development and have published at least -05- original Android/iOS app
- Experience with third-party libraries and APIs
- Vast knowledge of the general mobile landscape, architectures, trends, and emerging technologies
- Solid understanding of the full mobile development life cycle
- Experience in Mobile Application design, development & deployment
- Should have hands-on experience in all stages of Mobile app life cycle - concept, design, build, deploy, test, release to app stores and support
- Experience in implementing Web Applications and Web Services in .NET/Java technologies will be an advantage.
- Experience on web service integration (SOAP, REST, JSON, XML)



- Experience with at least one of the latest JavaScript frameworks like Xamarin, Angular JS, React JS, Ionic 2/3 and Cordova will be an advantage

<b>Name of Position</b>	<b>UI/UX Designer and Senior UI/UX Designer</b>
-------------------------	---

### Role & Responsibilities

- Study industry best-practices in UI/UX design to stay up-to-date on emerging trends & technologies
- Understand customer facing business processes to envision user journeys;
- Work with business teams to understand business objective, identify regulatory constraints and align business KPIs to be impacted by the envisioned journey
- Conduct user research to understand user behaviour, needs and motivation
- Design wireframe and communicate your idea to the business leads
- Identify up-stream and down-stream dependencies for the product rollout
- Design prototype for multiple channels and demonstrate to the business and customer experience leads
- Develop pen and paper prototypes as well as advanced prototyping tools
- Identify drop-offs in the envisioned journey, work with business teams to revamp the journey
- Work with UI/UX team to deliver the product
- Estimate efforts for building prototypes and track the delivery
- Coordinate with product managers to escalate issues to ensure timely delivery
- Designing Wireframe websites and mobile apps
- Work closely with programming team to collate content during development website/mobile apps
- Ensure the feasibility of UI/UX designs and subsequently build the required changes
- Determine information architecture and create sitemaps for websites & mobile apps
- Identify areas for improvement, including content inventories and audits
- Ensure high quality graphic standards and brand consistency.

### Skill Requirement

- Good understanding of UI design principles
- Basic understanding of banking and other financial products
- Have led a team of UI/UX designers from ideation to delivery
- Should have work experience as a UI/UX designer & developer having experience of at least 5 application.
- Proficient understanding of fundamentals as well as industry best-practices in UI/UX design & development
- Have experience in Planning and conducting user research and competitor analysis
- Have proficient experience in designing Prototypes & Wireframe
- Have knowledge of Planning and designing Information architecture for the website or applications
- Have knowledge of creating & defining use cases, flow diagrams and Information hierarchies
- Have planned & conducted interviews & user surveys to help define and refine user personas
- Familiarity with design software like Adobe Suite, Photoshop etc

<b>Name of Position</b>	<b>Zonal Sales Manager - MSME Business</b>
-------------------------	--

### Role & Responsibilities

- To Lead the team of sales Managers/ officers in the allocated area/ zones and ensure following:-
- Driving full P&L under MSME segment with responsibility of achieving targets on Volume, Productivity, RAROC & RoA.
  - Source New to Bank Asset relationships within MSMEs
  - Cross Sell of Liability, Trade, Cash and Treasury Product actively.
  - To achieve the individual Budgeted revenues through all product parameters
  - Conduct Proper Due diligence while on-boarding New Asset Relationships.
  - On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
  - Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
  - Constant Monitoring of the Portfolio and ensure Timely Renewals. -Provide regular feedback to the credit.
  - Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
  - Adherence to strict KYC/AML requirements.
  - Strong Liaison with the various stakeholders, influencers & Industry bodies.
  - Any other work as assigned from time to time

<b>Name of Position</b>	<b>Zonal Sales Manager - MSME - CV/CME</b>
-------------------------	--

**Role & Responsibilities**

- To Lead the team of sales Managers/ officers in the allocated area/ zones and ensure following:-
- Driving full P&L under CV/CME segment with responsibility of achieving targets on Volume, AUM, RAROC, ROE and RoA.
- Manage profitability by increasing productivity and yield and optimizing the acquisition cost within the budgeted levels
- Source New to Bank Asset relationships within CV/CME segment, aligned to Bank Lending Policy and also ensure sanction and disbursement of the same, in liaison with Customer, Credit and Operations team.
- Formulate and implement the sales and marketing plan to achieve corporate objectives for CV & CME finance.
- Manage overall portfolio by monitoring credit risk and collections on a continuous basis.
- Meeting with key OEMs for Strategic Tie-ups/ MoUs
- Monitor competition products, sales and marketing activities.
- Proactive planning of launching new products and potential areas of proposed client base expansion. Cross Sell of Liability, Trade, Cash and Treasury Product actively.
- To achieve the individual Budgeted revenues through product parameters
- Conduct Proper Due diligence while on-boarding New Asset Relationships.
- On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
- Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
- Constant Monitoring of the Portfolio and ensure Timely Renewals.
- Provide regular feedback to the credit and portfolio team about various developments in the client's business. Work closely with the monitoring team for early warning signals and take appropriate actions as identified.
- Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
- Ensure Timely Renewals of Accounts.
- Ensure that the covenants and conditions prescribed by the credit team are consistently met.
- Adherence to strict KYC/AML requirements.
- MIS to be provided to the central team for further reporting, within the stipulated guidelines.
- Timely Completion of Learning Programs as assigned time to time
- To comply with the Bank's process & policies.
- To be in touch with local business stakeholders including existing, prospective clients, market leaders, CA's, Influencer's and Industry association to be updated on the current market practice and local intelligence.
- To be responsible for submitting any material information around business Opportunities and Industry/Customer Risk, same shall be reported to the senior functional management at regular interval.
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Zonal Sales Manager - MSME - LAP/ Unsecured Business</b>
-------------------------	---

**Role & Responsibilities**

- Driving full P&L under LAP/Unsecured loan segment with responsibility of achieving targets on Volume, Productivity, RAROC and RoA.
- Manage profitability by increasing productivity and yield and optimizing the acquisition cost within the budgeted levels
- Formulate and implement the sales and marketing plan to achieve corporate objectives for LAP & Unsecured SME Lending
- Manage overall portfolio by monitoring credit risk and collections on a continuous basis.
- Plan and oversee the various promotional activities. • Strategic Tie-ups with corporate channels
- Monitor competition products, sales and marketing activities..
- Cross Sell of Liability, Trade, Cash and Treasury Product actively.
- To achieve the individual Budgeted revenues through product parameters
- Conduct Proper Due diligence while on-boarding New Asset Relationships.
- On board clients with a clear account plan highlighting the revenue potential, risks and mitigants.
- Increase the wallet share with the customer by constantly exploring opportunities to cross sell other products offered by the bank.
- Constant Monitoring of the Portfolio and ensure Timely Renewals. -Provide regular feedback to the credit and portfolio team about various developments in the client's business
- Thorough monitoring of accounts sourced and keep track on customer's business and report any early warning signals.
- Adherence to strict KYC/AML requirements.
- Strong Liaison with the various stakeholders, influencers & Industry bodies.
- Any other work as assigned from time to time

<b>Name of Position</b>	<b>Assistant Vice President MSME - Sales</b>
-------------------------	--

**Role & Responsibilities**

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.

- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Assistant Vice President MSME - Sales CV/CME Loans</b>
-------------------------	---

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Drive business with a view to capture high market share in the CV/CME industry.
- Fixation of target for the Sales team for growth in advances to CV/CME segment and also cross selling and monitoring of their performance.
- Visits to new Prospective CV/CME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all delinquent customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with CV/CME Dealers/OEMs and Strategic borrowers in this segment.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions, Competition practice and bank guidelines.
- Any other work as assigned from time to time

<b>Name of Position</b>	<b>Senior Manager MSME - Sales</b>
-------------------------	------------------------------------

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.

- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Senior Manager MSME - Sales CV/CME Loans</b>
-------------------------	---

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Drive business with a view to capture high market share in the CV/CME industry.
- Fixation of target for the Sales team for growth in advances to CV/CME segment and also cross selling and monitoring of their performance.
- Visits to new Prospective CV/CME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all delinquent customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with CV/CME Dealers/OEMs and Strategic borrowers in this segment.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions, Competition practice and bank guidelines. 18. Any other work as assigned from time to time

<b>Name of Position</b>	<b>Senior Manager MSME - Sales LAP/ Unsecured Business Loans</b>
-------------------------	--

### Role & Responsibilities

- Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.
- Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.
- Fixation of target for sales Managers/officers for growth in advances to SMEs as also cross selling and monitoring of their performance.
- Visits to new Prospective SME customers singly or jointly along with credit team.
- Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.
- Following up with all SMA -2 customers for the repayment of dues in the accounts
- Coordination and conversion of soft lead generated by branches, if referred.
- Tie up and coordination with DSAs, Property dealers, Industry Associations, local Industrial Estates, etc.
- Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.
- Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.
- Coordination for sales/publicity material etc.
- Exploring new customers and strengthening relations with existing customers.
- Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.
- Establishing contact and Relationship with bank's existing customers for driving P&L account wise.
- To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.
- To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.
- To get reference/lead from vendors/ customers/associates.
- Submit Performance Report at given periodicity.
- Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines
- Any other work as assigned from time to time.

<b>Name of Position</b>	<b>Senior Manager MSME - Sales Forex (Export/Import Business)</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.</li> <li>• Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.</li> <li>• Fixation of target for sales Managers/officers for growth in advances to SMEs and as also cross selling and monitoring of their performance.</li> <li>• Achieve Bank's Target of NFB and Forex related Business and driving P&amp;L in Forex / Export-Import related business</li> <li>• Visits to new Prospective customers singly or jointly along with credit team.</li> <li>• Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.</li> <li>• Following up with all SMA -2 customers for the repayment of dues in the accounts</li> <li>• Coordination and conversion of soft lead generated by branches, if referred.</li> <li>• Tie up and coordination with Industry Associations, local Industrial Estates, etc.</li> <li>• Guidance to the Sales team. Monitor the performance of Sales team by obtaining details on performance on daily basis as per the set procedure.</li> <li>• Target and liaison with niche markets of exporters such as Textile, Pharma etc.</li> <li>• Coordination for sales/publicity material etc.</li> <li>• Exploring new customers and strengthening relations with existing customers.</li> <li>• Liasoning with various Organization / association of Exporters with whom bank has tie-up arrangement from time to time.</li> <li>• Establishing contact and Relationship with bank's existing customers for driving P&amp;L account wise.</li> <li>• To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.</li> <li>• To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.</li> <li>• To get reference/lead from vendors/ customers/associates.</li> <li>• Submit Performance Report at given periodicity.</li> <li>• Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.</li> <li>• Any other work as assigned from time to time.</li> </ul>	
<b>Name of Position</b>	<b>Manager MSME - Sales</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Generate Business, team as a whole and in individual capacity as per the productivity Matrix fixed by authority.</li> <li>• Capturing the lead data through preparation of basic Appraisal note along with KYC and other data.</li> <li>• Visits to new Prospective SME customers singly or jointly along with credit team.</li> <li>• Planning for lead generation activities by holding customers' meet, briefing of new products at small gatherings.</li> <li>• Following up with all SMA -2 customers for the repayment of dues in the accounts</li> <li>• Coordination and conversion of soft lead generated by branches, if referred.</li> <li>• Tie up and coordination with Industry Associations, local Industrial Estates, etc.</li> <li>• Target and liaison with niche markets like Auto Dealers, Pharma distributors, dealers of major companies, schools, colleges, hospitals, hotels etc.</li> <li>• Coordination for sales/publicity material etc.</li> <li>• Exploring new customers and strengthening relations with existing customers.</li> <li>• Liaisoning with Dealers of Automobile and other such Mfg. companies with whom bank has tie-up arrangement from time to time.</li> <li>• Establishing contact and Relationship with bank's existing customers for driving P&amp;L account wise.</li> <li>• To get involved into various market intelligence inputs while being into field and utilize the same to generate good quality leads and at the same time provide the intelligence report to relationship managers of respective account.</li> <li>• To activate compulsorily the market intelligence activity i.e. getting more and more information about company/ promoters about their activities, assets etc from various market sources in case the account slips into SMA 2 or remains constantly in SMA category ( as advised by RMs) and providing the same to Credit hub on regular basis in writing.</li> <li>• To get reference/lead from vendors/ customers/associates.</li> <li>• Submit Performance Report at given periodicity.</li> <li>• Provide feedback for product development/ modifications, keeping in view market conditions and bank guidelines.</li> <li>• Any other work as assigned from time to time</li> </ul>	
<b>Name of Position</b>	<b>Radiance Private Sales Head</b>
<p><b>Role &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Independently manage a team of Private Bankers and ensure achievement of overall Banking &amp; Wealth Management business targets through ongoing coaching, support and effective management as required.</li> <li>• Develop strategies to grow Private banking footprint across geographies thereby driving growth across Wealth Management business, Liabilities and Assets growth across the segment and contribute to overall success of Private Banking business by aligning with best practices of the industry</li> </ul>	

- Responsible for the Revenue and Cost dynamics of the channel and consistently augmenting business profitability of the channel
- Deliver effective Banking and Wealth Management solutions to clients by collaborating with other departments across the bank e.g., Wealth Management, Retail Liabilities, CFS, Operations, Credit, etc
- Provide training and guidance to the team with regards to offering Banking & Wealth Management solutions to clients, compliance procedures and business development to enable consistent portfolio growth.
- Ensure effective people management for the Private Banking business by working closely with the HR function and co-creating hiring, career progression and development plan for all Private Bankers.
- Assist the team in executing business plans relating to Wealth Management business, AUM growth, net new money, Liability book growth, Asset cross-sell, revenue generation and NTB client acquisition.

<b>Name of Position</b>	<b>Group Head</b>
-------------------------	-------------------

### Role & Responsibilities

- Defining and Implementing corporate strategy for the affluent segment in the area in line with corporate vision and plan
- Designing market and sales strategy for the area covering acquisition, management of existing client base, tracking and monitoring sales across business lines in his / her area
- Manage, coach and mentor territory managers in achieving their KRA's and outperforming on the decided benchmarks
- Engage with key clients (Individual and corporates) and help in driving key business deals and transactions
- Build internal and external relationships to help create business development opportunities
- Foster a performance led and ethical culture in the area
- Conducting Individual and Joint Performance reviews for all profiles reporting to him /her
- Responsible for legal and compliance requirement being met in the region

<b>Name of Position</b>	<b>Territory Head</b>
-------------------------	-----------------------

### Role & Responsibilities

- Defining and Implementing marketing and sales strategies for the affluent segment in line with corporate vision and plan
- Designing, implementing and monitoring sales and services for RMs, and CSE's.
- To ensure that sales and service targets are assigned for RMs and CSE's and respective performance against KRA is measured periodically and course correction undertaken if required
- Tracking and reporting sales performance across revenue line including transaction pipeline, acquisition results and market conditions
- Performance Measurement of RMs, Coaching and Mentoring the RMs .
- Manages sales leads being worked across products from identification and initial contact to closure, carefully tracking and actioning leads across the sales cycle
- Conducting research to understand target prospects, setting appointments, meeting key clients and consultatively offering the most appropriate proposition and services
- Generating new business opportunities from internal and external sources, including existing clients and other channels within the bank
- Conducting Individual and Joint Performance reviews for all profiles reporting to the TH
- Ensuring all legal and compliance requirement is met and all ROE's are adhered to
- Keeping up-to-date on products, competition in the financial services space
- Building internal and external relationships and creating business development opportunities through referrals

<b>Name of Position</b>	<b>Senior Relationship Manager</b>
-------------------------	------------------------------------

### Role & Responsibilities

- Will be responsible for revenues on Liabilities and wealth management products
- All banking service queries will be passed on to the Customer Service Executive (CSE)
- Review customer wealth needs and proactively engage with the customer to validate the understanding of his needs
- Review product penetration for the assigned client base, identify potential customers who can be sold tailored products to enhance product penetration
- Ensure coverage of all relationships through customer engagements, risk profiling and financial planning
- All loans and cross sell referrals will be passed on to the respective units.
- Organize customer events to enhance customer bonding
- Acquire new customers through converting referral leads
- Ensure that KYC/AML and other compliance norms are strictly adhered to
- Complete all mandatory certifications within 90 days of joining the role and continuously keep selfupdated on changes in products, processes and compliance / regulatory norms
- Provide complete and comprehensive information on products, services, charges etc. proactively to the customer and ensure best services are provided to them
- The candidate should have adequate experience in building and managing relationship with High Net Worth Clients [Clients having a minimum Total Relationship Value (TRV) of ₹.30.00 lakh]

<b>Name of Position</b>	<b>E-Wealth Relationship Managers</b>
-------------------------	---------------------------------------

### Role & Responsibilities

- Will be responsible for managing HNI clients from various locations managed from a centralized hub..
- Will be responsible for revenue on Liabilities and Wealth Management products.
- Will be responsible for revenues on Liabilities and wealth management products
- All banking service queries will be passed on to the Customer Service Executive (CSE) attached to them.
- Review customer wealth needs and proactively engage with the customer to validate the understanding of his needs
- Review product penetration for the assigned client base, identify potential customers who can be sold tailored products to enhance product penetration
- Ensure coverage of all relationships through customer engagements, risk profiling and financial planning
- All loans and cross sell referrals will be passed on to the respective units.
- Organize customer events to enhance customer bonding
- Acquire new customers through converting referral leads
- Ensure that KYC/AML and other compliance norms are strictly adhered to
- Complete all mandatory certifications within 90 days of joining the role and continuously keep selfupdated on changes in products, processes and compliance / regulatory norms
- Provide complete and comprehensive information on products, services, charges etc. proactively to the customer and ensure best services are provided to them
- Must possess sound communication skill.

<b>Name of Position</b>	<b>Private Banker-Radiance Private</b>
-------------------------	--

### Role & Responsibilities

- Acquisition of new client relationships and development/management of existing Private client relationships(TRV > INR 15 Cr)
- Initiates, develops and retains client relationships while contributing actively to business development and financial goals of the bank
- Responsible for overall revenue and profitability goals across the mapped private client base
- Expected to drive solicitation, presentation, closing and ongoing-management of private banking products across the mapped client base
- Liaises with Private Banking product teams to keep abreast of investment and other product offerings and acts as client's window to the private banking services offered the Bank
- Responsible for up-to-date compliance, KYC and client profile on all mapped clients
- Responsible for creating and owning the Investment Charter/Wealth Plan for all mapped customers based on assessment of risk tolerance, investment horizon and suitability for each client and marketing appropriate products and services basis the charter
- Remains abreast in terms of market trends and developments, customer preferences, and new/innovative products
- Contributes to all aspects of the marketing mix including products development, high operational efficiency and bespoke customer service
- Independently establishes a meeting system to ensure coverage of the mapped client base, completes meeting reports and establishes a robust follow-up system
- Participates, anticipates, enquires, responds, and prepares written presentations and other documents independently
- Expected to achieve high levels of service standards and maximize client satisfaction.

<b>Name of Position</b>	<b>Group Sales Head (Virtual RM Sales Head)</b>
-------------------------	---

### Role & Responsibilities

- Defining and Implementing corporate strategy for the affluent segment in line with corporate vision and plan
- Designing market and sales strategy for management of existing client base, tracking and monitoring sales across business lines.
- Manage, coach and mentor team in achieving their KRA's and outperforming on the decided benchmarks
- Engage with key clients (Individual and corporates) and help in driving key business deals and transactions
- Build internal and external relationships to help create business development opportunities
- Foster a performance led and ethical culture in the area
- Conducting Individual and Joint Performance reviews for all profiles reporting to him /her
- Responsible for legal and compliance requirement being met.

<b>Name of Position</b>	<b>Wealth Strategist (Investment &amp; Insurance)</b>
-------------------------	---

**Role & Responsibilities**

- Driving investment product through sales team
- Educate client about investment & Insurance options and potential risks (Investment & Insurance)
- Research and analyse investments, strategies and market conditions to optimize investment portfolios,
- To combine analytical ability, comprehensive fiscal knowledge and customer service skills to help clients define and reach their financial goals.
- Ownership of the investment & Insurance targets of the cluster/ location that they are mapped to
- AUM increase
- Penetration of client base for creating new investors in MF/investments from existing client base Increase in ( Investment & Insurance Products) productivity of RMs
- Ensuring better client experience both by qualitative and quantitative subventions
- Portfolio Monitoring, rebalancing & reviews

<b>Name of Position</b>	<b>Product Head - Private Banking</b>
-------------------------	---------------------------------------

**Role & Responsibilities**

- Must enable Bank to develop Private Banking segment.
- Planning and executing strategies along with seniors to scale up business through this segment.
- Co-ordinating with various department like, Trade & Forex, Corporate Finance, Retail Banking etc providing necessary support to the clients, and team at the ground.
- Co-ordinating with the departments for syndicate loan, working capital, IPO etc.
- Studying and adopting best practices of the industry to scale up the segment

<b>Name of Position</b>	<b>Portfolio Research Analyst</b>
-------------------------	-----------------------------------

**Role & Responsibilities**

- Gathering the data from the various sources for providing support to the team members.
- Assisting the team to prepare data analytics and research work.
- Analyse the data of Mutual Fund, creating required MIS, information pertaining to Mutual Fund schemes and Insurance

<b>Name of Position</b>	<b>AVP- Acquisition &amp; Relationship Manager</b>
-------------------------	--

**Role & Responsibilities**

- Identify NTB as well as existing client leads & perform regular analysis to understand cash management needs for clients
- Grow payments & collection business from existing clients
- Support Relationship Manager team in driving cash management business and convert new clients (by sharing cross-referral leads and helping with the client discussion)
- Act as a bridge between the client and the back office functions to ensure resolution of any queries/issues
- Manage key elements of customer journey like – SLAs, security procedures, integration capabilities
- Market bank's cash management products & solutions
- Provide competitive insights to update the bank's product offerings
- Remain updated on latest market developments through regular checks of RBI, marketplaces, other banks' offerings & share best practices with sales/branch/zone head

<b>Name of Position</b>	<b>Digital marketing specialists for social media marketing</b>
-------------------------	---

**Role & Responsibilities**



- Designs build and maintain Banks Assets Products over social media.
- Measures and remote performance of all digital marketing campaigns and assess against Goals.
- Plans, execute and measures experiments and conversion leads.
- Identifies trends and insights and optimizes spend and performance based on the insights.
- Collaborates with agencies and other vendor partners.
- Increase sale through marketing campaigns-benchmarking against competitors, designing structure.
- Forecasting and delivering lead targets based on the budget and cost per lead goal and also reporting on actual results against the forecast, to the management.
- Preparing and presenting reports to the management, on the performance of marketing campaigns. Also recommending steps to improve the campaigns' performance.
- Responsible for P&L being met through DIGITAL MARKETING

#### Job specific skills

- Designs build and maintain Banks Assets Products over social media

<b>Name of Position</b>	<b>Digital lending risk specialist</b>
-------------------------	--

#### Role & Responsibilities

- Develop and maintaining models for measuring and managing Credit risk
- Conduct deep dive analysis and modelling using quantitative techniques, create credit risk scorecards and it's periodic review
- Provides risk expertise and inputs (market, operational, credit) while building overall digital products and processes
- Collaborates with product team to implement and measure key metrics, build best-class credit strategies, and design hypothesis-driven experiments
- Develops and calibrates credit risk models by applying BOBs modelling standards
- Supports the team to improve in measurement and monitoring of existing models as and when require
- Creates documents for risk related approvals and support in approval process – RCSA (Risk Control and Self-Assessment), CPC (Credit Policy Committee), RMCB (Risk Management Committee of Board) approval
- Periodical back testing of the product and it's improvement
- Producing fact pack and analysis for the teams
- Driving market data research and collection from external sources for business environment and peer benchmarking analysis
- A solid understanding of risk management concepts such as risk assessments, scenario analysis, loss events etc.
- Strong analytical skills and attention to details
- Excellent English communication skills, both verbal and written
- Strong organization skills with the ability to multitask and prioritize
- Ability to work under pressure and to tight deadlines
- Advanced user of PowerPoint and Excel etc.
- Strong interest in financial services and risk management
- Ability to work in a team environment

#### Job specific skills

- Develop and maintaining models for measuring and managing Credit risk for digital asset products

<b>Name of Position</b>	<b>Special Analytics for Cross Sell, BNPL</b>
-------------------------	---

#### Role & Responsibilities

- Analyses market data and generates insights in coordination with ACOE/DWH etc.
- Analyses data from internal sources such as CRM. CBS, etc. and providing strategic inputs for developing new products/ processes
- Identifies, analyses, and interprets trends or patterns in complex data sets
- Documents key insights and creates summary reports for consumption by the team and work for development of new products and optimization of existing processes
- Work collaboratively with multiple internal stakeholders for data collection and validation
- Reinforce the importance of making strategic, numbers-driven decisions Works towards creating a data driven decision making process
- Engaging with Cross Sell Partners & driving Cross Sell Products
- Creating New Cross Sell Opportunities for business team
- Working on / Preparing various reports, MIS & PPT related to Cross Sell of Various retail/SME/Agri Products etc.
- Work closely / Effective Coordination for smooth functioning with various stake holders like Operations, platform and product and partnership team.
- Responsible for solving issues related to Cross Sell Business
- Responsible for P&L being met through Cross Sell

**Job specific skills**

- Analytics - Analyses market & Internal data and generates insights in coordination with ACOE/DWH etc

**Name of Position**
**Zonal Lead Manager-Merchant Business Acquiring**
**Role & Responsibilities**

- Source merchants who need POS/EDC terminals/Bharat QR/ UPI QR, IPG (Merchant acquiring) in the local market.
- Leading the team in acquiring new merchant acquisition.
- Focus on relationship management, deepening and cross sell strategy to improve customer satisfaction
- Have deep understanding of product and regulatory norms to drive team for business within compliance
- Create new acquiring opportunities, ensuring business pipeline and identify potential opportunities in the market.
- Work with mapped branches and sales teams for lead generation and closure.
- Meet customers, understands needs, negotiate on pricing,
- Generate independent leads from references and close them proactively. ,
- Understanding of KYC, costing, pricing, subvention, etc. Generate performance reports and identify gaps/opportunities and Drive top line revenue.
- Meeting monthly targets assigned across parameters.
- Create, develop and implement a business plan to grow the business.
- Maintain merchant's relationships to ensure continual growth and sales targets

**Job specific skills**

- Lead a team for merchant acquiring for POS/EDC/UPI QR/IPG in the specific region.

**Name of Position**
**Data Engineers (Digital Group)**
**Role & Responsibilities**

- Should be capable of implementing data pipelines with variety of data
- Identify valuable data sources and automate collection processes
- Undertake pre-processing of structured and unstructured data
- Undertake Data wrangling and cleaning
- Collaborate with all stakeholders of product development teams
- Identify valuable data sources and automate collection processes
- Analyse large amounts of information to discover trends and patterns
- Should have business expertise in:
  - Data landscape understanding
  - Solution conceptualisation
  - Understanding of business context
  - Business benefit estimation

**Job specific skills**

- Identify valuable data sources and automate collection processes & Undertake pre-processing of structured and unstructured data

**Name of Position**
**ML Ops Specialist**
**Role & Responsibilities**

- Build, Develop and Test AI models to solve banking problems
- Ensure adherence to AIML process requirements
- Will be responsible for monitoring and improving the Deep learning computer vision and NLP models
- Ensure highest standards of discipline set as per the compliance standards.
- Use NLP, Vision and ML techniques to bring order to unstructured data
- Use in-house or appropriate tools to derive detailed insights of model performance
- Work within the Engineering Team to understand, design, code, train, test, deploy enterprise scale machine learning systems and monitor the production models on a periodic basis
- Work alongside an excellent, cross-functional team across Engineering, Product and Design

**Job specific skills**

Building and development of Test AI models to solve banking problems & Ensure adherence to AIML process requirements

<b>Name of Position</b>	<b>Specialist in RPA – Recon process automation</b>
-------------------------	---

**Role & Responsibilities**

- Gathering best practices from industry / peer banks and arrange for adoption in Bank.
- Full understanding of the recon process of various digital products and industry best practices in reconciliation.
- Implementing a cost effective recon process through RPA tool for high volume
- Understanding in various system in place and devise strategy and action plan.
- Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team through RPA (Robotic Process Automation).

**Job specific skills**

Knowledge of the RPA in reconciliation of various digital products handling high volume traffic.

<b>Name of Position</b>	<b>Business Manager (Mobile Banking)</b>
-------------------------	--

**Role & Responsibilities**

- Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.
- Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses.
- Work with the system stakeholders like Customer side contacts, finance team, Business Teams, Product Manager and Technical Leads, Architects and Developers
- Keep up to date on the latest industry trends in the Mobile and Web technologies.
- Strong knowledge of common concerns like Security, Performance, Scalability, Availability etc
- Must possess a broad knowledge of Banking, Financial and IT systems.
- Responsible for supporting the Product Owner/Product manager in setting the long-term strategy for the product.
- Support the team for optimal delivery and drive engagement with our customers and stakeholders.
- Conducts market research (internally and externally) with regards to productivity, collaboration, data solutions.
- Support the product owners by identifying market need, interfacing with line of business technology customers as needed to define the scope and position of the product.
- Creates a safe environment for experimentation and failures to support fast learning cycles.
- Working closely with project managers, technical resources, and other cross-functional team members to provide services smoothly to customer.
- Collecting, analyzing, and documenting a project’s business requirements via regular meetings with external clients and then transferring the knowledge to development/product teams.
- Communicating effectively with external clients and internal teams

**Job specific skills**

Indepth knowledge of mobile banking applications, features, usage, consumer preferences.

<b>Name of Position</b>	<b>Business Manager (FASTAG)</b>
-------------------------	----------------------------------

**Role & Responsibilities**

- Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.
- Identity FASTag business opportunities in SRTCs, Toll Plazas, RTOs, Truck Terminals, etc. to improve Bank’s Business performance
- To improve Bank’s FASTag market share both in terms of volume and value
- To improve Bank’s profitability of FASTag product.
- Build, present and maintain analytical reports and dashboards to provide a deep view of performance of FASTag funnel, user journeys and campaigns
- Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.
- Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners
- To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.
- Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes
- Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes & dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes

- To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly & monitoring is put in place.
- Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement

**Job specific skills**

Indepth understanding of rthe FASTAG systems, markets and key stakeholders

<b>Name of Position</b>	<b>Business Manager (BBPS)</b>
-------------------------	--------------------------------

**Role & Responsibilities**

- Conduct deep dives to market and emerging scenarios, understand consumer behaviour, highlight actionable opportunities across the product funnel, target growth opportunities.
- Identify Biller on-boarding business opportunities across India under various categories approved by NPCI under BBPS and on-boarding the billers.
- To improve Bank's BBPS market share both in terms of volume and value for COU and BOU transactions and specifically ON US transactions.
- To identify and on-board high volume channels and Agent Institutes to improve COU transactions.
- To improve Bank's profitability of BBPS product through BOU and COU business.
- Build, present and maintain analytical reports and dashboards to provide a deep view of performance of BBPS funnel, user journeys and campaigns
- Optimize the growth campaigns and deliver comprehensive test read outs to power accurate decisions.
- Understanding the broad range of data resources and knowing the right ones to use for the analytical problems at hand, evangelizing data driven decision making within the team and to product owners
- To understand the product/ enhancement requirements, articulate the Business Requirement Document clearly ensuring adequate controls, arrange necessary internal approvals, engage with product team for the implementation post required UAT and Signoff.
- Work in close collaboration with the partners in product teams to implement potential solutions to enable desired business outcomes
- Work in close collaboration with the partners in operations teams, macro level monitoring to track the volumes, spikes & dips on daily/monthly basis, take up with product/ operations team for permanent solutions to ensure smooth operations and desired business outcomes
- To engage with operations teams wherever required to setup Standard Operational Processes to ensure that transaction processing is carried out seamlessly & monitoring is put in place.
- Continuously engage with internal and external stake holders to understand market requirement and re-engineer product and process to meet market requirement.

**Job specific skills**

Understanding and work experience of BBPS, revenue streams, customer acquisition and business development

<b>Name of Position</b>	<b>Lead – UPI</b>
-------------------------	-------------------

**Role & Responsibilities**

- Understanding key stakeholders' (Customers, Partners, Vendors, Leadership, and Internal Stakeholders) problems, requirements and wishlists.
- To have a close relationship with Business, Operation and development team.
- To understand the requirement shared by business team and other stakeholders for finalizing the implementation plan.
- To lead, execute, implement and deliver the new features functionalities of UPI on mobile applications in coordination with the Development, vendor and partner team.
- Create, develop and implement a product roadmap for continuous product enhancement.
- Collaboration with the Fintech / Start-up to implement various value added features in UPI on mobile application.
- Work with slice leadership and cross-functional teams to define the strategic product roadmap and take tactical decisions
- Obsess about continuous product improvement and can optimize for shipping a portfolio of small, medium and large releases.
- Deeply understand users and opportunities for giving them a richer experience.
- Handholding, Knowledge transfer and training to Operation team members on Operation handover.
- Close coordination with business and marketing team to ensure promotion of the UPI application / functionalities on regular basis.
- Managing a Team for development customized acquiring solutions.
- Create new issuer / acquiring products, ensuring business pipeline and identify potential opportunities in the market.
- Meet with various stakeholder to understand the solution requirements.
- Understanding of compliance and regulatory guidelines to ensure compliance of guidelines and identification of gaps / opportunities.
- Manage Performance, Persistency, and continuous development in UPI product.

**Job specific skills**

- Have exposure on UPI payments
- Should know updated features of UPI and especially on the process and product implementation of UPI related items.
- Should have knowledge and worked on UPI use cases in banking industry
- Have deep understanding of product and regulatory norms to drive team for business within compliance
- In-depth knowledge of UPI systems and ecosystem and development ecosystem

<b>Name of Position</b>	<b>Lead - Digital Bank</b>
-------------------------	----------------------------

**Role & Responsibilities**

- Drive adoption of Digital channels specifically Mobile Banking for servicing needs in line with the corporate digital engagement expansion plan.
- Analyzing the utilization of various Financial and non-financial transactions available in mobile banking app and devising and implementing suitable strategies to increase digital engagement of the customer.
- Must have worked in the FinTech / Payments / Banking Platforms / Products / Projects.
- Analyze business and technical requirements to form efficient and scalable architecture design that are value adding to both the clients and FinTech businesses
- Design and drive the digital capability roadmap by liaising closely with relevant business and support functions and closely tracking the competitive and regulatory environment.
- Key focus areas will be across front end changes (i.e. client facing capability rollouts), backend digitization to drive cost efficiencies and capabilities to enable our front-line teams.
- Client facing changes will be a combination of sales related capabilities as well as engagement and servicing.
- Will be responsible to implement projects in line with the Bank's project management framework.
- Will be responsible to ensure compliance with the Group Digital GPS for internet and mobile banking and all new capabilities implemented
- Ensure compliance with the Bank's IT security, Client authentication and privacy controls.
- Work with an ecosystem of partners to offer capability solutions, expand digital distribution and augment the offer with third party services through partners.
- This role is a key lever for expansion of our digital capabilities and the related ecosystem to ensure we embed the digital offering into the core value proposition of the products and services we offer our clients and relevant prospects.
- Regular monitoring of the Product uptime and ensure that downtime issue are resolved at the earliest
- Review of use cases and their results and making final execution plan with IT/Product team.
- Research emerging technologies, innovations and latest product/process improvement launches in BFSI sector , and generate actionable ideas / concepts (use cases)related to these upcoming technologies
- Co-ordinate with different teams like, Product team, Marketing, Audit, Compliance, Legal and ensure their approvals for product launch and execution.
- Responsible for creating, sizing and prioritizing user stories for the squad to deliver on daily basis
- Defines product requirements and makes sure they are complete, integral and consistent
- Identifies, assesses, monitors, controls and mitigates risks to the project(s); effectively and collaboratively resolving them
- Familiarity with procedures, policies, products and services of a financial organization.
- Knowledge of related risk and audits.
- Ability to work within deadlines/customer demand.

**Job specific skills**

Knowledge of digital only banks – regulations and working.

<b>Name of Position</b>	<b>Digital Partnership Lead – Corporates</b>
-------------------------	--

**Role & Responsibilities**

- Define the roadmap, execution plans and success measurement for various partnership opportunities with large corporates and build a PL book.
- Develops and executes an integrated Digital partnership framework to improve sales and brand presence to coproates
- Establishes relationships with key decisions makers and influencers in the partner organizations
- Navigate internal & external stakeholders to run the partnership discussions end to end; including identifying the right opportunities, negotiation and closure
- Define the roadmap, execution plans and success measurement for various partnership opportunities
- Analyzes market trends to identify potential corporate partnerships domain and impact on their business through collaboration with BOB
- Performs cost-benefit analysis for potential partnerships
- Addresses key concerns from potential partner organizations and presents solutions that are beneficial to both parties
- Builds trust and professional relationships with partners during the sales process to ensure successful deal closure
- Evaluate existing fintechs partnerships for updating projected CBA and P/L
- Present MIS on partnerships status
- Identify manpower requirements.

**Job specific skills**

Development and implementation of an integrated Digital partnership framework between fintechs and corporates

<b>Name of Position</b>	<b>Business Lead - Emerging Startups</b>
-------------------------	--

**Role & Responsibilities**

- Build and manage startup investment portfolio of the fund/bank.
- Building relationships with various stakeholders of the startup ecosystem including but not limited to incubators, accelerators, industry bodies, colleges/universities and VCs.
- Scale-up and manage investment team.
- Create visibility for the fund/bank in the startup funding space.
- Collaborate with internal departments of bank to serve the banking needs of investee companies and grow wallet share for the banks.

**Job specific skills**

Experience at senior level in advising or managing pools of capital or in fund or asset or wealth or portfolio management.

<b>Name of Position</b>	<b>Analytics-Personal Loan</b>
-------------------------	--------------------------------

**Role & Responsibilities**

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of personal loan products.
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly.
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.
- Drive implementation of analytics solutions jointly with business owners

**Job specific skills**

Indepth of the Unsecured loan business, markets and models

<b>Name of Position</b>	<b>Analytics-Auto Loan</b>
-------------------------	----------------------------

**Role & Responsibilities**

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of auto loan products.
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly.
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.
- Drive implementation of analytics solutions jointly with business owners

**Job specific skills**

Indepth knowledge of the Auto loan business, models and key stake holders.

<b>Name of Position</b>	<b>Analytics-Gold Loan</b>
-------------------------	----------------------------

**Role & Responsibilities**

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of gold loan products.
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by

- mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly.
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products.
- Drive implementation of analytics solutions jointly with business owners.

#### Job specific skills

Knowledge and experience in the Gold loan segment, process and digital journeys

<b>Name of Position</b>	<b>Analytics-Home Loan</b>
-------------------------	----------------------------

#### Role & Responsibilities

- Identifying and prioritizing business use cases: Work with business heads/product heads to identify and prioritize business problems which can be solved through data analytics. The individual should have knowledge of home loan products
- Opportunities identification: Identify income generating opportunities or alerts or triggers or early warning signals from the existing bank customers by mining transactions
- Build analytics framework for increasing/ maintaining customer engagement across channels/products
- Experience of having built credit/propensity/classification models individually or jointly
- Business Understanding and Stakeholder Management: Deep understanding of drivers of income and triggers in case of retail customers and products
- Drive implementation of analytics solutions jointly with business owners.

#### Job specific skills

Indepth knowledge of the mortgage market, legal and compliance rules, business models etc

<b>Name of Position</b>	<b>Creative Designer</b>
-------------------------	--------------------------

#### Role & Responsibilities

- Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design.
- Extensive use of Corel draw & Photoshop to create and generate new images.
- Review final layouts and suggest improvements as needed.
- Responsibility for hands on designing within social media sites such as facebook, twitter etc •
- Use great web etiquette to ensure the right message is delivered through the right channels
- Deliver real time designs relevant to social media spaces which dynamically engages the audience •
- Work closely with the offline marketing and online marketing team as well as the IT/web team to ensure coherent delivery of activities aligned to strategic objectives
- Knowledge of digital marketing tools and techniques.
- Experience in creation of animated banner / video banners.
- Proficient in Adobe Creative Suite and Corel Draw, Adobe InDesign, Adobe Photoshop and Adobe Illustrator.
- Proficient in Video Editing

#### Job specific skills

Create designs, concepts, and sample layouts based on knowledge of layout principles and aesthetic design

<b>Name of Position</b>	<b>Lead - Digital Payment Fraud Prevention</b>
-------------------------	--

#### Role & Responsibilities

- Knowledge of various digital products, process and technology
- Root cause analysis of frauds related to Digital Products.
- System Gap analysis
- Strengthening of Bank's EFRM rules.
- Lead a team of specialists to implement dynamic systems for fraud prevention.
- Reporting to various stakeholders

**Job specific skills**

Knowledge of Payment security requirement and in depth understanding of emerging Fraud trend and Regulatory expectations

<b>Name of Position</b>	<b>Lead - Kiosk Operations</b>
-------------------------	--------------------------------

**Role & Responsibilities**

- Lead a team to handle the operational activity of Physical Asset like ATM, Cash Recycler & SSPBP (Self Service Pass Book Printer) etc.
- Analysing market dynamic and device strategy to implement prevailing best industry practice.
- Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team.

**Job specific skills**

Knowledge of operations of digital channels like ATM, Cash recyclers and SSPBP, market trends and key players.

<b>Name of Position</b>	<b>Specialist UI/UX - Customer journey</b>
-------------------------	--

**Role & Responsibilities**

- UI/UX specialist will be responsible for enabling a differentiated user experience. He/she will own creation and design of customer's interface with digital lending products

**Job specific skills**

- Designing of customer journeys on the lending products.

<b>Name of Position</b>	<b>UPI Merchant Product Manager</b>
-------------------------	-------------------------------------

**Role & Responsibilities**

- Manage payments services that can be enabled through UPI for merchants, required to streamline back-end processes to bring efficiency.
- Continuously improve UPI product in terms of customer value & experience (UI/UX).
- Required to integrate seamless UPI payment flow on the Merchant website / Apps / 3rd Party Applications.
- Should involve in product maintenance activities to ensure minimum customer issues and also resolve issues within specified TAT's and liaise with stakeholders to ensure compliance to all guidelines.
- Responsible for VPA's creation on the Bank Channels as well as Third Party App, UPI Transactions where Merchant is acquired by the bank, Revenue earned through UPI
- Required to implement a thorough Customer Lifecycle Management Strategy to make a complete product suite for meeting customers collections and payments requirements.
- Coordinate with technology team of Merchants and Bank.

**Job specific skills**

Indepth knowledge of the UPI system, business potential and management

<b>Name of Position</b>	<b>UI/UX Specialist-Digital journey</b>
-------------------------	---

**Role & Responsibilities**



- Deep understanding of web & mobile development concept.
- Hands-on experience in developing UI/UX apps, web pages through design software and wireframe tools.
- Understanding business requirements and create user flows, wireframes, prototypes ,mockups etc
- Identifying and troubleshooting UX problems
- Incorporating customer feedback, usage metrics, and usability findings/surveys into design for enhanced user experience
- Engaging and collaboration with various product and management teams

### Job specific skills

UI/UX Specialist in designing Digital journey on mobile/tab

Name of Position	Defence Banking Advisor (DBA)
------------------	-------------------------------

### Role & Responsibilities

- Liaising with local Divisions/Regimental Centres/Units/Brigade Head Quarters etc. as well as local units of other Defence Forces/Paramilitary Forces/State Police for strengthening the relationship between Forces and Bank of Baroda at the Institutional level and also increasing the spread of Defence Banking business.
- Servicing of the relationship along with Zones/ Regional Teams.
- Arranging meetings with Commanding Officers/Formation Commanders of the above formations when senior functionaries of Bank of Baroda have to call on them.
- Facilitating account opening/ loan campaigns in cantonments and military stations including participation in rallies and advising Zones/ Regions for marketing activities and enhancing visibility of the Bank.
- Provide full support to Zones/ Regions to ensure that they tap maximum accounts of all new recruits in Regimental Centres including pension accounts and terminal benefits of pensioner.
- Arranging cross selling of asset relationship to defence segment customers for achievement of targets allocated to Zones/Regions.
- Identifying and obtaining permissions for setting up branches/ATMs/DBUs etc. for increasing visibility of the Bank in defence and police domain.
- Identifying opportunities for digitisation in Defence and necessary liaison at each level for canvassing institutional business of the Bank.
- Acting as one point of contact for the Army/Navy/Air Force/Paramilitary/State Police establishments for complaint redressal.
- Assisting Bank in placing advertisements in the Defence/CAPF/State Police in-house magazine as and when they are published.
- Coordinating with Chief Defence Banking Advisor at corporate level for marketing MSP/other institutional business and handling complaints.
- The role will require to travel as per area of responsibility.
- Any other roles & responsibilities assigned from time to time.

## ANNEXURE II

### **GUIDELINES FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & OTHER DOCUMENTS**

The following documents are required to be uploaded by the candidate:

- Resume (PDF)
- DOB Proof: 10th marksheet/ certificate (PDF)
- Educational Certificates: Relevant Mark-Sheets/Certificate (PDF) (All Educational Certificates should be scanned in a single PDF file)
- Work experience certificates (PDF) if applicable (PDF)
- Caste/ Category Certificate (PDF) if applicable (PDF)
- PWD certificate, if applicable (PDF)

Before applying online, a candidate will be required to have scanned (digital) image of the above documents as per the specifications given below:-

- All Documents must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

### **GUIDELINES FOR SCANNING THE PHOTOGRAPH (4.5cmX3.5cm) & SIGNATURE:**

Before applying online, a candidate will be required to have a scanned (digital) image of his/ her photograph and signature as per the specifications given below:-

#### **(i) Photograph Image :-**

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light coloured, preferably white background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable, religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of the file should be between 20kb – 50kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no of colours etc during the process of scanning.

#### **(ii) Signature Imaging :-**

- The applicant has to sign on white paper with Black Ink Pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Call letter and wherever necessary.
- If the applicant's signature on the answer script at the time of the examination does not match the signature on the Call letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of the file should be between 10kb – 20kb.
- Ensure that the size of the scanned image is not more than 20kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

#### **(iii) Guidelines for scanning of photograph, signature & documents :-**

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above).
4. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
5. Image dimensions can be checked by listing the folder/ files or moving the mouse over the file image icon.
6. Candidates using MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb and 20kb respectively by using MSPaint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50kb (photograph) & 20kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu.

Similar options are available in other photo editor also.

7. If the file size and format are not as prescribed, an error message will be displayed.
8. While filling in the Online Application Form, the candidate will be provided with a link to upload his photograph and signature.

**PROCEDURE FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & DOCUMENTS :-**

- (i) There will be separate links for uploading Photograph, Signature & Documents.
- (ii) Click on the respective link 'Upload'.
- (iii) Browse and select the location where the scanned photograph, signature or document files has been saved.
- (iv) Select the file by clicking on it & click the 'Upload' button.
- (v) Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed.
- (vi) Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
- (vii) After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.

**Your Online Application will not be registered unless you upload your photograph, signature & documents as specified.**

**Note :-**

1. *In case the face in the photograph or signature or documents is unclear, the candidate's application may be rejected.*
2. *After registering online, candidates are advised to take a printout of their system generated online application forms. In case, the photograph or signature or documents is/ are not prominently visible, the candidate may edit his/her application and re-load his/ her photograph or signature or documents, prior to submitting the form.*

## ANNEXURES - FORMS

**FORM OF CERTIFICATE TO BE PRODUCED BY A  
CANDIDATE BELONGING TO SCHEDULED CASTE OR  
SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM.**

1.This is to certify that Sri / Smt / Kum\*\_\_\_\_\_ son / daughter\*  
of \_\_\_\_\_ of village / town\* \_\_\_\_\_ in  
District / Division\* \_\_\_\_\_ of the State / Union Territory\* \_\_\_\_\_ belongs to the  
\_\_\_\_\_ Caste/Tribe\* which is recognized as a Scheduled Caste/ Scheduled Tribe\* under :

- \* The Constitution ( Scheduled Castes) Order, 1950 ;
- \* The Constitution ( Scheduled Tribes) Order, 1950 ;
- \* The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
- \* The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.],:

- \* The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
- \* The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
- \* The Constitution (Pondicherry) Scheduled Castes Order 1964;
- \* The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
- \* The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
- \* The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
- \* The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
- \* The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
- \* The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
- \* The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
- \* The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
- \* The Constitution (ST) Orders (Second Amendment) Act,1991 ;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1996;
- \* The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
- \*The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
- \*The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
- \*The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

.....2

:: 2 ::

# 2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes\* Certificate issued to Shri / Smt / Kumari\* \_\_\_\_\_ Father /Mother\* of Sri / Smt / Kumari\* \_\_\_\_\_ of village / town \_\_\_\_\_ in District/Division\* \_\_\_\_\_ of the State/Union Territory\* \_\_\_\_\_ who belong to the \_\_\_\_\_ Caste / Tribe\* which is recognized as a Scheduled Caste/Scheduled Tribe\* in the State/Union Territory\* issued by the \_\_\_\_\_ [Name of the authority] vide their order No. \_\_\_\_\_ dated \_\_\_\_\_.

3.Shri/Smt/Kumari\* \_\_\_\_\_ and/or\* his/her\* family ordinarily reside(s) in village/town\* \_\_\_\_\_ of \_\_\_\_\_ District / Division\* of the State / Union Territory\* of \_\_\_\_\_

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Place:

[With seal of Office]

Date :

State/Union Territory

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

\* Please delete the words which are not applicable.

# Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.
2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.
3. Revenue Officer not below the rank of Tehsildar.
4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

-- -- --

FORM OF CERTIFICATE TO BE PRODUCED BY  
OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT  
TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Sri / Smt. / Kumari \_\_\_\_\_ son/daughter of \_\_\_\_\_ of village/Town \_\_\_\_\_ District/Division \_\_\_\_\_ in the State/ Union Territory \_\_\_\_\_ belongs to the \_\_\_\_\_ community which is recognized as a backward class under the Government of India, Ministry of Social Justice and Empowerment's Resolution No. \_\_\_\_\_ dated \_\_\_\_\*. Shri/Smt./Kumari \_\_\_\_\_ and/or his/her family ordinarily reside(s) in the \_\_\_\_\_ District/Division of the \_\_\_\_\_ State/Union Territory. This is also to certify that he/she does not belong to the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India, Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993 \*\*.

Dated : \_\_\_\_\_ District Magistrate

Deputy Commissioner etc.

Seal

---

\* - the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

\*\* - As amended from time to time.

Note:- The term "Ordinarily" used here will have the same meaning as in Section 20 of the Representation of the People Act, 1950.

The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.

**FORM-I**

**Disability Certificate**

(In cases of amputation or complete permanent paralysis of limbs and in cases of blindness)  
(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size  
Attested  
Photograph  
(Showing face  
only) of the  
person with  
disability

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Shri

\_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_\_

Age \_\_\_\_\_ years, male/female Registration No. \_\_\_\_\_ permanent resident of House

No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Post Office

\_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affixed above,

and am satisfied that :

(A) he/she is a case of :

- Iocomotor disability
- Blindness

(Please tick as applicable)

(B) The diagnosis in his/her case is \_\_\_\_\_

(A) He/She has \_\_\_\_\_% (in figure) \_\_\_\_\_ percent (in words) permanent physical impairment/blindness in relation to his/her \_\_\_\_\_ (part of body) as per guidelines (to be specified)

2. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb  
impression of the  
person in whose  
favour disability  
certificate is  
issued.

**FORM - II**  
**Disability Certificate**  
**(In case of multiple disabilities)**  
**(Prescribed proforma subject to amendment from time to time)**  
**(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)**

Recent PP size  
 Attested  
 Photograph  
 (Showing face  
 only) of the  
 person with  
 disability

Certificate No. :

Date :

This is to certify that we have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Sh  
 \_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_ \_\_\_\_  
 Age \_\_\_\_ years, male/female \_\_\_\_\_ Registration No. \_\_\_\_\_ permanent resident  
 House No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Po  
 Office \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affix  
 above, and are satisfied that :

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluate  
 as per guidelines (to be specified) for the disabilities ticked below, and shown against the relevant disability in th  
 table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (to be specified), is as follows

In figures :- \_\_\_\_\_ percent

In words :- \_\_\_\_\_ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or



(ii) is recommended / after \_\_\_\_\_ years \_\_\_\_\_ months, and therefore this certificate shall be valid till (DD / MM / YY) \_\_\_\_\_

@ - e.g. Left/Right/both arms/legs

# - e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued.

**FORM - III**
**Disability Certificate**
**(In cases other than those mentioned in Form I and II)**
**(Prescribed proforma subject to amendment from time to time)**
**(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)**

Recent PP size Attested Photograph (Showing face only) of the person with disability
--

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Shri

\_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_ \_\_\_\_

Age \_\_\_\_\_ years, male/female \_\_\_\_\_ Registration No. \_\_\_\_\_ permanent resident of

House No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Post

Office \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affixed

above, and am satisfied that he/she is a Case of \_\_\_\_\_ disability. His/her extent of percentage

physical impairment/disability has been evaluated as per guidelines (to be specified) and is shown against the relevant

disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after \_\_\_\_\_ years \_\_\_\_\_ months, and therefore this certificate shall be valid till (DD / MM / YY) \_\_\_\_\_

@ - e.g. Left/Right/both arms/legs

# - e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)  
(Name and Seal)

Countersigned

{Countersignature and seal of the  
CMO/Medical Superintendent/Head of  
Government Hospital, in case the  
certificate is issued by a medical  
authority who is not a government  
servant (with seal)}

Signature/Thumb  
impression of the  
person in whose  
favour disability  
certificate is issued.

FORM OF CERTIFICATE TO BE PRODUCED BY CANDIDATE APPLYING UNDER  
ECONOMINCALLY WEAKER SECTION

Government of .....  
(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No. \_\_\_\_\_

Date: \_\_\_\_\_

VALID FOR THE YEAR \_\_\_\_\_

This is to certify that Shri/Smt./Kumari \_\_\_\_\_ son/daughter/wife of \_\_\_\_\_ permanent resident of \_\_\_\_\_, Village, Street \_\_\_\_\_ Post Office \_\_\_\_\_ District in the State / Union Territory \_\_\_\_\_ Pin Code \_\_\_\_\_ whose photograph is attested below belongs to Economically Weaker Sections, since the gross income\* of his/her 'family'\*\* is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year \_\_\_\_\_. His/her family does not own or possess any of the following assets\*\*\*:

- I. 5 acres of agricultural land and above;
- II. Residential flat of 1000 sq. ft. and above;
- III. Residential plot of 100 sq. yards and above in notified municipalities;
- IV. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. Shri/Smt./Kumari \_\_\_\_\_ belongs to the \_\_\_\_\_ caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List).

Signature with Seal of Office \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

Recent Passport size  
attested photograph  
of the applicant

\*Note1: Income covered from all sources i.e. salary, agriculture, business, profession, etc.

\*\*Note 2: The term 'Family' for this purpose include the person, who seeks the benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years

\*\*\*Note 3: The property held by a 'Family' in different locations or different places/cities have been clubbed while applying the land or property hold test to determine the EWS status