

**RECRUITMENT OF PROFESSIONALS ON REGULAR BASIS IN CORPORATE & INSTITUTIONAL CREDIT AND FINANCE DEPARTMENT
IN BANK OF BARODA**

Join India's International Bank for a Challenging Assignment
BOB/HRM/REC/ADVT/2024/04

Online Registration of Application starts from : 12.06.2024	Last date for Submission of Application & Payment of fees: 02.07.2024
IMPORTANT TO NOTE	
1.	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. Call letters/advices, wherever required will be sent only by e-mail. All revisions/addendum/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/advices 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 Position & Eligibility Criteria (As on 01.06.2024):

Sl No.	Post	Grade/ Scale	Vacancy	Age (in years)	EDUCATION	POST QUALIFICATION EXPERIENCE
Department: Corporate & Institutional Credit						
1	Forex Acquisition & Relationship Manager	MMG/S-II	11	Min - 24 Years & Max - 35 Years	Graduation (in any discipline) and Post Graduate Degree / Diploma with Specialization in Marketing / Sales	Min. 2 Years of Work Experience in Public/ Private / Foreign Banks with at least 1 Year Exposure in Sales / Relationship Management in Forex.
2	Forex Acquisition & Relationship Manager	MMG/S-III	4	Min - 26 Years & Max - 40 Years		Min. 4 Years of Work Experience in Public/ Private / Foreign Banks with 3 Years Exposure in Sales / Relationship Management in Forex.
3	Credit Analyst	MMG/S-II	10	Min - 25 Years & Max - 30 Years	Graduation (in any discipline) and CA	Preference will be given to candidates having Work Experience in Public / Private / Foreign Banks with exposure in Credit Appraisal/ Processing/ Operations.
4	Credit Analyst	MMG/S-III	70	Min - 28 Years & Max - 35 Years	Graduation (in any discipline) and Post Graduate Degree with Specialization in Finance or CA / CMA / CS / CFA	Min. 4 Years of Work Experience in Bank with 3 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in Credit Appraisal/ Processing/ Operations.
5	Relationship Manager	MMG/S-III	44	Min - 28 Years & Max - 35 Years	Mandatory- Graduation (in any discipline) and Post Graduate Degree / Diploma with Specialization in Finance (Min 1 Year course) Preferred - CA/CFA/CS/CMA	Min. 4 Years of Work Experience in Public / Private / Foreign Banks/Financial Institutions with at least 2 years exposure in Sales/ Relationship Management in Corporate Credit.
6	Relationship Manager	SMG/S-IV	22	Min - 35 Years & Max - 42 Years		Min. 8 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 4 years exposure in Sales/ Relationship Management in Corporate Credit.
Department: Finance Vertical						

Sl No.	Post	Grade/ Scale	Vacancy	Age (in years)	EDUCATION	POST QUALIFICATION EXPERIENCE
7	Senior Manager- Business Finance	MMG/S-III	4	Min - 28 Years & Max - 38 Years	Graduation (in any discipline) & Chartered Accountant OR Post- Graduation Degree/ Diploma in Finance	Minimum 6 years' experience in Banks/ Large NBFCs in the area of Business Finance/ Financial MIS/ Financial Analytics/ Treasury/ Balance sheet Management/ ALM/ Corporate treasury (CT)/ P&L Management/ Revenue management/ BUC/ Business Intelligence unit/ cost management/ expense management/ Financial Planning, Target Setting, Goal Setting & Strategic Planning and Analysis/ Business Planning
8	Chief Manager- Internal Controls	SMG/S-IV	3	Min - 28 Years & Max - 40 Years	Graduation (in any discipline) & Chartered Accountant by qualification Preference would be given to candidates with DISA/CISA certification	Minimum 8 years' experience in the area of Internal Audit & Internal Control in large public/ private sector bank or large audit firm including Big 4 having relevant exposure in the audit of banks.

2. **Roles & Responsibilities:** Detailed in Annexure I

3. **Reservation in Posts:**

S.N.	Position	Grade	Roster Points							Out of which PwD			
			SC	ST	OBC	EWS	UR	Total	VI	HI	OC	ID	
1	Forex Acquisition & Relationship Manager	MMGS II	2	1	3	1	4	11	NIL				
2	Forex Acquisition & Relationship Manager	MMGS III	1	1	1	1	--	4					
3	Credit Analyst	MMG/S-II	2	3	2	2	1	10					
4	Credit Analyst	MMG/S-III	15	7	20	10	18	70					
5	Relationship Manager	MMGS III	6	7	21	10	--	44					
6	Relationship Manager	SMGS IV	2	5	11	4	--	22					
7	Senior Manager- Business Finance	MMGS III	1	--	1	--	2	4					
8	Chief Manager- Internal Controls	SMGS IV	1	--	1	--	1	3					

A candidate can apply for only one post 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.

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

3.1 **Relaxation in Upper Age Limit**

Sl	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

NOTE:

- Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application.
- 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.

- 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.
- 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.
- The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
- Reservation for PWD is horizontal and within the overall vacancies for the post.
- 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
- There is no reservation for Ex-Servicemen in Officers' Cadre.
- Maximum age indicated is for General category candidates as on 01.06.2024. Relaxation in upper age limit will be available as detailed above.

3.1.1 Guidelines for Persons With Benchmark Disabilities/Specific Disability using the services of a Scribe

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No. 16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013- Welfare dated 26.04.2013, Office Memorandum F.No. 34-02/2015-DD-III dated 29.08.2018 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) and F. No. 29-6/2019-DD-III dated 10.08.2022. In all such cases where a scribe is used, the following rules will apply:

- For candidates availing scribe in accordance with OM – F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I. Such candidates shall also, upload their certificate while filling the application form.
- The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination.
- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- The scribe arranged by the candidate should not be a candidate for the online examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.**
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.**

3.1.2 Guidelines for candidates with loco motor disability and cerebral palsy

Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

3.1.3 Guidelines for Visually Impaired candidates

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

4. 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.

5. Location of Posting:

For the positions listed at sl no. 1 to 6, 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.

For the positions listed at sl no. 7 & 8, the place of posting will be Mumbai. 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.

6. **Scale of Pay** (as amended from time to time)

MMGS II : Rs. 64820 x 2340 (1) – 67160 x 2680 (10) – 93960
MMGS III : Rs. 85920 x 2680 (5) – 99320 x 2980 (2) – 105280
SMG/S-IV : Rs. 102300 x 2980 (4) – 114220 x 3360 (2) – 120940

Emoluments

At present, monthly CTC at the initial level of MMG/S-II, MMG/S-III & SMG/S-IV including DA, Special Allowance, HRA, CCA and all perks and benefits like quarters facility, in lieu of HRA, for Officers; Conveyance; Medical Aid; LTC; etc., admissible as per rules of the Bank, in force from time to time is approximately Rs. 2.30 lacs, Rs. 2.80 lacs and Rs. 3.30 lacs per month (as amended from time to time), respectively in Mumbai. Allowances may vary depending upon the place of posting.

7. **Credit History:** The candidate applying for the above positions 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.

8. **Probation Period:**

The selected candidate will be on probation **for a period of 12 months** (-1- year) of active service from the date of his/ her joining the Bank.

9. **Service Bond**

For those selected on **Regular basis**, they will be required to mandatorily execute a Service Bond as under:
“Serve for a minimum period of -3- years in the Bank after joining the services or in lieu thereof an amount of R 1.5 Lacs’

10. **Eligibility Criteria**

Candidates, intending to apply for the said post should ensure that they fulfill the minimum eligibility criteria specified:

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications, work experience etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in the online application form at the time of interview and/or any subsequent stage of the recruitment process as required by the Bank. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard. Merely applying for the said post/ appearing for and being shortlisted in the Online examination and/or in the subsequent GD/interview and/ subsequent processes does not imply that a candidate will necessarily be offered employment in the Bank. No request for considering the candidature under any category other than in which applied will be entertained.

Note:

- All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. **Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank.** The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.
In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate **in original** issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.
- Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- Calculation of Percentage:** The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only.

The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

11. **Nationality / Citizenship: (as on 01.06.2024)**

A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African Countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the examination/ interview conducted by the Bank but on final selection, the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate to him.

12. **Selection Procedure**

- The selection process may comprises online test, psychometric test or any other test deemed suitable for further selection process **followed by Group Discussion and/or Interview of candidates, qualifying in the online test.**

- However, if the number of eligible applications received is large/less, then Bank reserves the right to change the shortlisting criteria/interview process. Bank may, at its discretion, consider conducting of Multiple Choice/Descriptive/ Psychometric Test / Group Discussion/Interviews or any other selection/shortlisting methodologies for the above position.
- Bank reserves the right to consider the candidature of the candidate to any other position 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.

12.1 Online Test:

The tentative structure of the online examination will be as follows:

Section	Name of the Tests	No. of Questions	Maximum Marks	Duration	Version
1	Reasoning	25	25	150 Minutes	Bilingual
2	English Language	25	25		English
3	Quantitative Aptitude	25	25		Bilingual
4	Professional Knowledge	75	150		Bilingual
	Total	150	225		

- The above Sections / Tests except the Test of English Language will be available bilingually, i.e. English and Hindi.
- Section/Test 1, 2 & 3 are qualifying in nature and marks secured in these sections will not be reckoned for final result. **The minimum qualifying marks/percentage of marks in each of the section would be 40% for General & EWS Category and 35% for Reserved Categories.** However, the Bank reserves the right to change the minimum/ waive off qualifying criteria at its sole discretion.
- Marks Section/Test 4 i.e. Professional Knowledge shall be reckoned for shortlisting the candidates for participation in further selection process and drawing the rank list. There will be penalty for wrong answers in this section (i.e. section 4). For each question for which a wrong answer has been given by the candidate, 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.

Bank reserves the right to modify the structure of the examination including addition / substitution by the way of descriptive test/case study which will be intimated through its website.

The date of online test shall be advised shortly. Other detailed information, if any, regarding the examination will be given in an information hand out, which will be made available for the candidates to download along with the call letters from the Bank's official website.

12.2 Examination Centres for Online Test/ GD/ Interview or any other method of selection

i. On-line test will be held at the following centres, which shall depend on the number of applications received, administrative feasibility or specific requirements of the bank:

Center of Examination				
Ahmedabad - Gandhinagar	Chandigarh-Mohali	Hamirpur	Lucknow	Raipur
Bangalore	Chennai	Hyderabad	Mumbai/Navi Mumbai/Thane/MMR	Vishakhapatnam
Bareilly	Dehradun	Jaipur	Nagpur	
Baroda	Delhi / NCR	Jalandhar	Panaji, Goa	
Bhopal	Ernakulam	Jammu	Patna	
Bhubhaneshwar	Guwahati	Kolkata	Pune	

- ii. Centres for GD/ Interviews will be decided at a later date keeping in view the administrative feasibility at a later date.
- iii. No request for change of Centre for Examination will be entertained.
- iv. Candidate will appear for the examination/interview at the respective centres at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- v. Any unruly behavior/misbehavior in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from future exams conducted by the Bank.

12.3 Biometric Data – Capturing and Verification :

It has been decided to capture and verify the biometric data (right thumb impression or otherwise) /IRIS Scan and the photograph of the candidates on the day of the Online Examination.

Please note: The biometric data / IRIS scan and photograph will be captured / verified on the following occasions –

- Before the start of the online examination it will be captured
- At the end of online examination before leaving the exam hall / lab
- At the time selection process viz. Group Discussion / Interview etc.
- At the time of joining the Bank for selected candidates

Decision of the Biometric data / IRIS scan data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

Refusal to participate in the process of biometric / IRIS Scan data capturing / verification on any of the above mentioned occasions may lead to cancellation of candidature.

Candidates are requested to take care of the following points in order to ensure a smooth process

- If fingers are coated (stamped ink/mehndi/coloured etc), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (right thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, toes etc. may be captured.

12.4 Action Against Candidates Found Guilty of Misconduct/ Use Of Unfair Means

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and **should not suppress any material information while submitting online application.**

At the time of examination, GD, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of -

- i. using unfair means or
- ii. impersonating or procuring impersonation by any person or
- iii. misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- iv. resorting to any irregular or improper means in connection with his/ her candidature or
- v. obtaining support for his/ her candidature by unfair means, or
- vi. carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - a. to be disqualified from the examination for which he/ she is a candidate
 - b. to be debarred either permanently or for a specified period from any examination conducted by Bank
 - c. for termination of service, if he/ she has already joined the Bank.

Important: The test conducting agency, would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by test conducting agency in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, in such cases Bank reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

12.5 Use of Mobile Phones, Pagers, Calculator or Any Such Devices

- i. Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
- ii. Candidates are advised in their own interest not to bring any of the banned items including mobile phones/ pagers to the venue of the examination, as arrangement for safekeeping cannot be assured.
- iii. Candidates are not permitted to use or have in possession calculators in examination premises.

12.6 Group Discussion (GD)/Personal Interview (PI)/Psychometric Test or any other test/assessment as part of selection process:

- i. The Bank reserves its right to call for the GD/ PI, candidates in a ratio, at its sole discretion. Wherever online test is conducted, candidates shall be called for GD and/or PI on the basis of their performance in the online test.
- ii. Candidates are required to obtain a **minimum score in each test /section** and also a **minimum total score in the online test** to be shortlisted for Psychometric Assessment/Group Discussion &/or Interview. Candidates will be shortlisted for Psychometric Assessment/GD &/or PI depending on the number of vacancies, cut-off in each test and total marks secured in the online test as decided by the Bank. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.
- iii. 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.
- iv. Psychometric Test/GD/ &/or PI shall be conducted to assess the candidate's personality, level of communication, clarity & problem solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc.
- v. **The minimum qualifying marks/percentage of marks for GD/PI would be 60% for General Category and 55% for Reserved Category.** However, the Bank reserves the right to change the minimum qualifying criteria at its sole discretion.
- vi. Candidates not clearing the GD/PI will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test and/or PI and/or GD (as the case may be) and /or any other method of selection adapted in the said selection process.
- vii. GD &/or PI score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
- viii. A candidate should qualify in all the processes of selection, i.e. Online Examination and/or GD and/or PI (as the case may be) and **sufficiently high in the merit to be shortlisted for subsequent allotment process.**
- ix. Subject to the vacancies available under the respective category, only those candidates who pass the online test/GD/ PI will be shortlisted for further selection

While appearing for GD/PI, the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidates shall be cancelled. Bank takes no responsibility to receive/ connect any certificate/remittance/ document sent separately.

12.7 Call Letters for Online Test/ GD/ Interview/Any Other Selection Process

- The Centre, venue address, post applied for, date and time for examination, GD and interview shall be intimated in the respective Call Letter.
- An eligible candidate should download his/her call letter from the link given on Bank's website www.bankofbaroda.co.in by entering his/ her details and Password. No hard copy of the call letter/ Information Handout etc. will be sent by post/ courier.
- Intimations will be sent through Notification on Bank's website and /or by email to the email ID registered in the online application form for this project. Bank will not take responsibility for late receipt/ non-receipt of any communication e-mailed/ sent via e-mail to the candidate due to change email address, technical fault or otherwise beyond the control of the Bank.
- Candidates are hence advised to regularly keep in touch with the authorised Bank website for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process. Any request for change of centre, venue, date and time for examination, GD and interview shall not be entertained.

12.8 Identity Verification

Documents to be produced:

In the examination hall as well as at the time of interview, the call letter along with a photocopy of the candidate's photo identity (**bearing the same name as it appears on the call letter**) such as PAN Card/Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognized college/ university/ Aadhar card with a photograph/ Employee ID should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. **If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination/ interview. Ration Card will not be accepted as valid id proof for this project.**

In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original, mentioning the changed name.

12.9 List of Documents to be produced at the time of further selection process (as applicable):

The following documents in original together with a self-attested photocopy in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. **Non submission of requisite documents by the candidate at the time of interview will debar his candidature from further participation in the recruitment process.**

- Printout of the valid GD/ Interview Call Letter
- Valid system generated printout of the online application form
- Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB)
- Photo Identify Proof as indicated above.
- Individual Semester/Year wise Mark sheets & certificates for educational qualifications including the final degree/diploma certificate. Proper document from Board/ University for having declared the result has to be submitted.
- Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC/ ST/OBC/EWS category candidates. (**as enclosed in the Annexure III**)
- In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year as on the date of advertisement). **Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.**
- Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category. If the candidate has used the services of a Scribe at the time of online examination, then the duly filled in details of the scribe in the prescribed format.
- An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 12.06.2025.
- Person eligible for age relaxation under para 3.1 must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.
- Candidates serving in Government / Quasi Govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- Persons falling in categories (ii), (iii), (iv) and (v) of Point 11 should produce a certificate of eligibility issued by the Govt. of India.
- Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter (wherever applicable), etc.
- Any other relevant documents in support of eligibility.

Note: Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

Non production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further process of recruitment.

No documents should be directly sent to the Bank by candidates before or after the interview.

The Competent Authority for the issue of the certificate to SC / ST / OBC /EWS/ PERSONS WITH BENCHMARK DISABILITIES is as under (as notified by GOI from time to time):

For Scheduled Castes / Scheduled Tribes / Other Backward Classes: (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tehsildar (iv) Sub-divisional officer of the Area where the candidate and or his family normally resides.

For Persons with Benchmark Disabilities: Authorised certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.

Candidates belonging to SC, ST, OBC, EWS, PWD categories have to submit certificates in support of it at the time of interview.

13. How to Apply:

- i. **Candidates are required to apply Online through website www.bankofbaroda.co.in. No other means/ mode of application will be accepted.**
- ii. **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 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/Mandatory Qualification Certificate/s, Other Certifications, Experience Letter, Document showing Break up of CTC, Latest Salary Slips, 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.
- ix. Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

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 respects.
- iii. In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.

- iv. Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised 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 sent through website notification and/or 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 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. Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.
- x. Any request for change of date, time and venue for online examination and interview will not be entertained.
- xi. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the bank in future should be identical and **there should be no variation of any kind.**

14. Announcements

All further Announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorised Bank's website 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.

Disclaimer: - Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect. **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 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.

Mumbai
12.06.2024

Chief General Manager (HRM & Marketing)

Roles & Responsibilities

ANNEXURE I

1 & 2	Forex (Acquisition & Relationship Manager) in MMG/S-II & MMG/S-III	<ul style="list-style-type: none"> Scrutiny/ Verification of Forex transactions as well as Inland trade transactions, in a centralized Trade Finance Establishment, to ensure that the transactions adhere to guidelines of RBI including FEMA and also Bank guidelines, policies and procedures as well the guidelines issued by International/ National Regulatory authorities like TBML, Sanctions, etc.
3 & 4	Credit Analyst in MMG/S-II & MMG/S-III	<ul style="list-style-type: none"> Credit Appraisal of the existing corporate proposal. Credit appraisal of New Corporate proposals. Coordinate with Relationship Manager for maintaining Relationship with Corporate Borrowers. Supporting Relationship Managers in canvassing New to Bank Corporate Borrowers. Supporting RM's in Cross Selling of Ancillary Business Monitoring of Corporate Accounts. Ensuring Compliances in Corporate accounts.
5 & 6	Relationship Manager in MMG/S-III & MMG/S-IV	<ul style="list-style-type: none"> Maintaining Relationship with Existing Corporate Clients. Sourcing New to Bank Corporate Borrowers. Cross Selling of Ancillary Business to Existing as well as New Corporate Customers. Monitoring of Corporate Borrowers. Ensuring compliances in the accounts. Creating Account Plans for all Corporate Borrowers along with Opportunity Income Analysis.
7	Senior Manager- Business Finance in MMG/S-III	<ul style="list-style-type: none"> Provide financial information for monitoring business performance Supporting Funds transfer pricing mechanism Performance Management: <ul style="list-style-type: none"> Supports VP finance and Head Business Finance to Provide Business Heads with the financial management information necessary to monitor the performance of business. Supports Funds Transfer Pricing (FTP) framework of the bank to optimise overall profitability of the bank and incentivise growth businesses to develop in line with strategic plan of the Bank Ensure appropriate yield curves implemented for reflecting vertical performance is correctly captured using FTP Supports respective businesses have a robust plan and budget and receive accurate timely monthly revenue, cost and Risk Weighted Assets (RWA) information (as necessary) to enable performance to be monitored against these plans. Create and maintain a strategic and scalable Information Management Infrastructure to deliver quality MIS and Business analytics to support business growth. Collaborate strongly with the business/ support units and provide them superior data / fact led analytical insights (business and external environment) that help them take critical business decisions Capture and assimilate market intelligence and use analytics to provide relevant insights and financial modelling for business purpose Driving and implementing capital budgeting decisions for any new projects in all business units. Cost Management and Control: <ul style="list-style-type: none"> Support Development and maintenance of appropriate policies and procedures which ensure that cost budgets are rigorously adhered to, that resources under the direct control and influence of the Business are spent carefully, and only in support of approved plans and initiatives. Ensure that service charges (allocated costs) are clearly understood, and help articulate cost drivers, so that Business Heads understand how it influences costs in these functions and can identify cost/ benefit alternatives for the business. Ensure that costs of business programmes and projects are properly managed and accounted for, including effectively supporting the project investment process with proposals which are realistic, and articulate clearly costs and benefits in sufficient detail to enable the delivery of benefits to be tracked fully. Set Granular level targets for effective financial management Balance Sheet Management: <ul style="list-style-type: none"> Ensure capital usage and allocation is optimised across Business and drivers of capital usage are well understood. Accounting Policy Support and Advisory: <ul style="list-style-type: none"> Provide a source of genuine expertise on accounting policies, their applicability to the CB businesses, and their interpretation in the case of individual transactions. Ensure that respective Business verticals maintains a full awareness of accounting policies as they are discussed and developed, and takes a pro-active approach in managing the implications of these for its business

		<ul style="list-style-type: none"> • Risk Management - Responsible for identifying, assessing, monitoring, controlling and mitigating risks relevant to Business Finance. - Ability to interpret financial information, identify key issues based on this information and put in place appropriate controls and measure - Effectively and collaboratively identify, escalate, mitigate and resolve risk, conduct and compliance matters as they arise in connection with the role. • Governance - Awareness and understanding of the regulatory framework in which the Bank operates, and the regulatory requirements and expectations relevant to the role • - Actively support VP finance, Head Business Finance and new business activity wherever required
8	<p>Chief Manager- Internal Controls in SMG/s-IV</p>	<ul style="list-style-type: none"> • Supports in maintaining the Internal Controls Framework in the Bank, in line with laid down guidelines. • Ensures appropriate policies and standard operating policies are maintained and updated in a timely fashion • Ensures oversight of Internal Financial Controls (ICOFR) on Financial Reporting • Ongoing maintenance of Governance Framework for Reconciliation of Office Accounts • Review of GL from the perspective of eliminating possibility of revenue leakage, and ensure income recognition as per IRAC norms. Focus on ensuring any anomaly that is observed is rectified and dealt with appropriately. • Liaising with business verticals about ensuring an effective and adequate Internal Control environment. • Liaising with Statutory Auditors on Internal Financial Controls (IFC) audits • Ensure Internal Control Framework is implemented across the institution.

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.*