

**RECRUITMENT OF QUALIFIED AND EXPERIENCED PROFESSIONALS FOR VARIOUS POSITIONS ON REGULAR BASIS IN RISK MANAGEMENT DEPARTMENT IN BANK OF BARODA**  
**Join India's International Bank for a Challenging Assignment**

**Online Registration of Application starts from : 04.01.2023 | Last date for Submission of Application & Payment of fees: 24.01.2023**

**PLEASE NOTE THAT**

- Candidates are advised to check Bank's website [www.bankofbaroda.in/career.htm](http://www.bankofbaroda.in/career.htm) (Current Opportunities) regularly for details and updates. Call letters/advice, wherever required will be sent by e-mail only. All revisions/corrigendum (if any) will be hosted on the Bank's website only
- 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.
- 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 for their reference.
- 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.
- Post qualification experience below 6 months in any organization would not be considered
- Only Candidates willing to serve anywhere in India, should apply.

**DETAILS OF THE POSITIONS (As on 01.01.2023):**

| SI | Post  | Vacancies | Age (in years)      | Education Qualification  | Work Experience  |  |
|----|---|-----------|---------------------|--|--|--|
| 1  | Sr. Manager- Large Corporate Credit Risk Management           | 1         | Min.: 27<br>Max.:40 | Chartered Accountant (CA), or Full time MBA/PGDM or its equivalent as full-time course from recognized institute<br>Preferred:<br>CFA (CFA institute-USA)<br>FRM (GARP)<br>PRM (PRMIA)<br>ESG (CFA institute-USA)<br>SCR(GARP) | Minimum 5 years of overall experience in BFSI Sector with at least 3 years in Corporate Banking/ Risk Management Department dealing with Credit Risk.<br><br>Needs to demonstrate credit assessment and underwriting skills of Large Corporates in the country               |  |
| 2  | Sr. Manager- Bank, NBFC and FI Sector Credit Risk Management  | 2         | Min.: 27<br>Max.:40 |  | Minimum 5 years of overall experience in BFSI Sector with at least 3 years in Corporate & Institutional Banking/Risk Management Department dealing with Credit Risk.<br><br>Needs to demonstrate credit assessment and underwriting skills of Banks/NBFCs/FIs in the country |  |
| 3  | Sr. Manager –Climate Risk & Sustainability                    | 2         | Min.: 27<br>Max.:40 |  | Minimum 5 years of overall experience in BFSI Sector with at least 3 years in Project Finance especially in the field of infrastructure like- Roads, Ports, Power etc.   |  |
| 4  | Sr. Manager- MSME Credit Risk Management                      | 2         | Min.: 27<br>Max.:40 |  | Minimum 5 years of overall experience in BFSI Sector with at least 3 years in MSME Credit /Risk Management Department dealing with Credit Risk<br><br>Needs to demonstrate credit assessment and underwriting skills of MSME segment   |  |
| 5  | Sr. Manager- Retail Credit Risk Management                    | 1         | Min.: 27<br>Max.:40 |  | Minimum 5 years of overall experience in BFSI Sector with at least 3 years in Retail banking /Risk Management Department dealing with Credit Risk.<br><br>Needs to demonstrate credit assessment and underwriting skills of Retail Loans                                     |  |
| 6  | Sr. Manager- Rural & Agriculture Loans Credit Risk Management | 1         | Min.: 27<br>Max.:40 |  | Minimum 5 years of overall experience in BFSI Sector with at least 3 years in Agriculture loans /Risk Management Department dealing with Credit Risk   |  |
| 7  | Sr. Manager- Enterprise and Operational Risk Management       | 3         | Min.: 27<br>Max.:40 |  | Minimum of 5 years' experience in BFSI Sector in Operational Risk domain, out of which minimum 3 years' of experience at an operational unit. Experience of working on management of Internal Controls, Process & IT controls can also considered                            |  |
| 8  | Sr. Manager- Portfolio Monitoring & Quality Control           | 1         | Min.: 27<br>Max.:40 |  | Chartered Accountant (CA), or Full time MBA/PGDM or its equivalent as full-time course from recognized institute, or Preferred:<br>CFA (CFA institute-USA),<br>FRM(GARP), PRM (PRMIA)  | Minimum 5 years of overall experience in BFSI Sector with at least 3 years in Corporate Banking/Monitoring function  |
| 9  | Sr. Manager- Fraud Incidence and Root Cause Analysis          | 2         | Min.: 27<br>Max.:40 |  | Chartered Accountant (CA), or Company Secretary (CS) or ICWA or Full time MBA/PGDM or its  | Minimum 5 years' experience in BFSI Sector out of which 3 years' experience is in the field of - Audit / Compliance / Risk & Governance/ Operational Risk/Fraud Risk |

equivalent as full-time course from recognized institute

**Roles & Responsibilities are appended as Annexure I**

**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.

**RESERVATION IN POSTS:**

| Position  | SC | ST | OBC | EWS | UR | Total | Out of Which PWD |    |    |    |
|-----------|----|----|-----|-----|----|-------|------------------|----|----|----|
|           |    |    |     |     |    |       | OH               | VI | HI | ID |
| Sl 1 to 9 | 2  | 1  | 3   | 1   | 8  | 15    | -                | -  | -  | -  |

**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. Vacancies mentioned above includes backlog vacancies.

**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. Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available as detailed below:

| Sl | Category  | Age Relaxation (years)  |
|----|---|---|
| 1. | Scheduled Caste   | 5   |
|    | Scheduled Tribe   | 5   |
| 2. | Other Backward Classes (Non Creamy Layer)   | 3   |
| 3. | Persons with Disability (PWD - VI)  | Gen/EWS - 10,<br>OBC - 13,<br>SC/ST - 15  |
| 4. | 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. | Sl. 1 - 11, 22 & 23<br>Gen/EWS - 5,<br>OBC - 5,<br>SC/ST - 5<br><br>Sl. 12 - 21<br>Gen/EWS - 5,<br>OBC - 8,<br>SC/ST - 10 |

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

**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

**Likely Place of Posting:** Mumbai

**EMOLUMENTS**

At present, monthly CTC at the initial level for MMG/S-III 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 R 1.78 lacs per month (as amended from time to time), respectively in Mumbai. Allowances may vary depending upon the place of posting.

**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.

#### **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'

#### **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 Banks requirement.
- Adequate 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. PI 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 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/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.

##### **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 (01.01.2023) 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) The tentative place of posting is Mumbai. However, the posting may be subject to change/modification depending on Bank's requirement from time to time and the selected candidate is liable for transfer/posting anywhere in India.
- vii) 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.
- viii) **Intimations, wherever required will be 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.
- ix) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.

**C. ANNOUNCEMENTS**

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

**Disclaimer:** - Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. **Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.**

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**  
**04.01.2023**

**Chief General Manager (HRM)**

## Roles & Responsibilities

### Risk Management Deptt.

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|--|--|
| <p>Senior Manager (Risk) – Large Corporate Credit Risk Management</p> <p>Senior Manager (Risk) – Bank, NBFC and FI Sector Credit Risk Management</p> <p>Senior Manager (Risk)-MSME Credit Risk Management</p> <p>Senior Manager (Risk)-Retail Credit Risk Management</p> <p>Senior Manager (Risk)-Rural &amp; Agriculture Loans Credit Risk Management</p> | <p><b>Roles &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Formulation of Policy and Pricing along with Product development, research and risk profiling conforming to Bank’s Internal Risk Appetite and Regulatory Expectations</li> <li>• To undertake risk-return evaluation of the Bank’s loan portfolio from time to time for providing insight and feedback for policy formation and marketing efforts</li> <li>• Independent Credit Risk Evaluation of Loan Proposals, assessing the credit and financial strength of ETB/NTB Customers by performing fundamental credit analysis of counterparties using both quantitative and qualitative factors and providing recommendations</li> <li>• Accountability for ensuring best in class core credit risk analysis of applicable portfolio ensuring consistencies with industry leading practices and conforming to all internal credit procedures/policies, all related regulatory expectations based on Predictive Data Analytics (through combination of MIU data, EWS data, CREMON etc.)</li> <li>• Conducting Industry and Sector Analysis and providing report for the same to the Operational Units/Top Management periodically</li> <li>• Stressed Sector/ Borrowers identification and analysis of restructured/ SMA/ others to timely reduce exposures by way of planned exit strategy for risk reduction</li> <li>• To undertake risk-return evaluation of the Bank’s loan portfolio from time to time for providing insight and feedback for policy formation and marketing efforts</li> <li>• Conducting Specific Stress Testing and Scenario Analysis for Capital Adequacy Assessment</li> <li>• Performance Monitoring based on the utilisation level of Credit Risk Capital allocated to the specific division</li> <li>• Other credit risk related activities related to Risk management Department</li> </ul> <p><b>Job specific skills</b></p> <ul style="list-style-type: none"> <li>• Thorough understanding of the credit underwriting and/or portfolio management process</li> <li>• Well-developed analytical skills, including an understanding of financial components such as (liquidity position, leverage profile) with the ability to identify root causes and trends and anticipate issues</li> <li>• Knowledge of relevant and business-level credit policies and the ability to apply this knowledge to specific situations</li> <li>• Forms independent opinions on credit and recognizes emerging risks.</li> <li>• Ability to identify early warning and provide portfolio steering</li> <li>• Highly Effective interpersonal skills, with the ability to build relationships and exert influence with and without direct authority with Senior Levels of Management</li> <li>• Solid organizational skills with ability and willingness to work under pressure and manages time and priorities effectively</li> </ul> |
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**Sr. Manager –Climate Risk & Sustainability**

**Roles & Responsibilities**

- Formulation of Policy and Pricing along with Product development, research and risk profiling conforming to Bank’s Internal Risk Appetite and Regulatory Expectations
- Formulating policy and strategy to incorporate ESG/Business Sustainability parameters for evaluation of credit proposals in the Bank
- Simplification of the Loan Appraisal Process/ Processing formats to improve TAT
- Independent Credit Risk Evaluation of Loan Proposals, assessing the credit and financial strength of ETB/NTB Customers by performing fundamental credit analysis of counterparties using both quantitative and qualitative factors and providing recommendations
- Accountability for ensuring best in class core credit risk analysis of applicable portfolio ensuring consistencies with industry leading practices and conforming to all internal credit procedures/policies, all related regulatory expectations based on Predictive Data Analytics (through combination of MIU data, EWS data, CREMON etc.)
- Conducting Industry and Sector Analysis and providing report for the same to the Operational Units/Top Management periodically
- Stressed Sector/ Borrowers identification and analysis of restructured/ SMA/ others to timely reduce exposures by way of planned exit strategy for risk reduction
- Maintaining/Development on MIS and development of detailed reporting structure for analysis (including ESG analysis) conducted
- To undertake risk-return evaluation of the Bank’s loan portfolio from time to time for providing insight and feedback for policy formation and marketing efforts
- Other credit risk related activities related to Risk management Department

**Job specific skills**

- Thorough understanding of the credit underwriting and/or portfolio management process
- Well-developed analytical skills, including an understanding of financial components such as (liquidity position, leverage profile) with the ability to identify root causes and trends and anticipate horizon issues
- Knowledge of relevant and business-level credit policies and the ability to apply this knowledge to specific situations
- Forms independent opinions on credit and recognizes emerging risks.
- Ability to identify early warning and provide portfolio steering
- Highly Effective interpersonal skills, with the ability to build relationships and exert influence with and without direct authority with Senior Levels of Management
- Understanding of ESG related financial products (e.g., green bonds, social bonds), relevant principles, market challenges and insights
- Sound knowledge of the financial, operational, and strategic impacts of ESG risks (incl. climate risk impacts)
- Ability to demystify application of upcoming regulations, mandates, and sustainability concepts

**Senior Manager (Risk)- Enterprise & Operational Risk Management**

**Roles & Responsibilities**

- Overall development and oversight of the Bank’s Enterprise wide Risk Management Framework and Policy.
- Facilitating the articulation of the overall Risk Appetite and appropriate risk limits/caps, and the embedding of the Risk Appetite into the Bank’s processes and culture including designing risk response plans.
- Regular monitoring of the Bank’s risks and the development and maintenance of a concise Board and senior management-level risk reporting. This includes the design and use of risk dashboards
- Allocate regulatory capital and economic capital to Business units in consultation with the Business heads and Strategic Planning Department.
- Design and implementation of Operational Risk Management Framework and all its components across the Bank, and for coordinating all the activities for the achievement of the stated goals and objectives
- Develop suitable policies/framework/methodology to ensure that operational risk management practices and their results are embedded in day to day business operations of the Bank.
- Design a methodology for Bank-wide capital computation (CRAR) and computation of Regulatory and

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|   | <p>Economic Capital of the Bank.</p> <ul style="list-style-type: none"> <li>• Design and develop standards for identification and assessment of risks which are not covered or not fully covered in Pillar I including the ICAAP exercise.</li> <li>• Review, assess and monitor operational risks in new products, activities, systems, etc., to ensure that risk in those activities is identified and managed before their launch or go-live into business operations.</li> <li>• Prepare and publish disclosure as per Pillar III and as per good governance practices on disclosures.</li> <li>• Co-ordinate all the Risk management related activities of the Bank with all the departments and functions for the achievement of the stated goals and objectives.</li> <li>• Regular monitoring of regulatory, industry, economical and any other development, analyze their impact and consider them in Bank's Risk Management processes including their reporting to various committees.</li> <li>• Other credit risk related activities related to Risk management Department</li> </ul> <p><b>Job specific skills</b></p> <ul style="list-style-type: none"> <li>• Thorough understanding of the operations/ processes management in the Banking Industry</li> <li>• Knowledge of the relevant customer, industry and product range</li> <li>• Thorough understanding of the IT infrastructure in the BFSI sector and undertaking suitable digital risk analysis as well as leveraging technology for risk assessment</li> <li>• Well-developed analytical skills with the ability to identify root causes and trends and anticipate futuristic issues</li> <li>• Knowledge of relevant and business-level policies/procedures and the ability to apply this knowledge to specific situations</li> <li>• Forms independent opinions on operations and recognizes emerging risks.</li> <li>• Highly Effective interpersonal skills, with the ability to build relationships and exert influence with and without direct authority with Senior Levels of Management</li> <li>• Solid organizational skills with ability and willingness to work under pressure and manages time and priorities effectively</li> <li>• Knowledge of SAS, R or Python will be an additive advantage</li> </ul> |
| <p><b>Senior Manager (Risk)-<br/>Portfolio Monitoring &amp;<br/>Quality Control</b></p> | <p><b>Roles &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Managing portfolio risk policy for the aligned products, focusing on growing and maintaining healthy portfolios</li> <li>• Monitors the credit portfolio and evaluate the risk of potential default while recommending timely solutions</li> <li>• Identify and escalate repayment irregularities for further management action</li> <li>• Preparation of periodical portfolio report for Management decision</li> <li>• Maintain an effective trigger reporting system of credit impairments and propose corrective actions.</li> <li>• Evaluate product performance through collection and data analysis</li> <li>• Conduct post disbursement spot checks on customers to confirm loan performance and utilization.</li> <li>• Provide analytics at portfolio and segment levels for the purpose of monitoring, making policy adjustments, monitor credit decisions with the ultimate goal of optimizing risk and rewards</li> <li>• Identifies potential risks and escalates for further review.</li> <li>• Work together with various teams such as in charge of Credit Sanction Team, Credit Risk Team, Credit Risk Team and Credit Monitoring Team for smooth monitoring of portfolio/product.</li> <li>• Appropriately assess risk when business decisions are made, demonstrating particular consideration for the firm's reputation and safeguarding Bank of Baroda, its clients and assets.</li> <li>• To undertake risk-return evaluation of the Bank's loan portfolio from time to time for providing insight and feedback for policy formation and marketing efforts</li> </ul> <p><b>Job specific skills</b></p> <ul style="list-style-type: none"> <li>• Thorough understanding of the operations/ processes management in the Banking Industry</li> <li>• Knowledge of the relevant customer, industry and product range</li> <li>• Thorough understanding of the IT infrastructure in the BFSI sector and undertaking suitable digital risk analysis as well as leveraging technology for risk assessment</li> <li>• Well-developed analytical skills with the ability to identify root causes and trends and anticipate futuristic issues</li> </ul>   |

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|   | <ul style="list-style-type: none"> <li>• Knowledge of relevant and business-level policies/procedures and the ability to apply this knowledge to specific situations</li> <li>• Forms independent opinions on operations and recognizes emerging risks.</li> <li>• Highly Effective interpersonal skills, with the ability to build relationships and exert influence with and without direct authority with Senior Levels of Management</li> <li>• Solid organizational skills with ability and willingness to work under pressure and manages time and priorities effectively</li> <li>• Knowledge of SAS, R or Python will be an additive advantage</li> </ul>   |
| <p><b>Senior Manager (Risk)-<br/>Fraud Incidence<br/>Management and Root<br/>Cause Analysis</b></p> | <p><b>Roles &amp; Responsibilities</b></p> <ul style="list-style-type: none"> <li>• Conduct Root Cause Analysis of Operational Risk with respect to Frauds and other risk events including Digital risks</li> <li>• Conduct Root Cause Analysis of any complaints/grievances against which an order has been passed against the Bank by a Statutory Body</li> <li>• Development of appropriate framework, policies and processes for management and reduction of such Operational Risk events</li> <li>• Design &amp; implement risk reviews, assessment methodologies &amp; framework for conducting Root Cause Analysis</li> <li>• Create and implement strategies targeting fraud incidences that occurred through multiple channels.</li> <li>• Coordination with the Fraud Risk Management and Operational Risk teams to develop effective Operational risk controls</li> <li>• Undertaking Loss Data Management and Incidence Management for ensuring that the Bank has robust data in line with the RBI guidelines on Operational Risk Management</li> <li>• Facilitate end to end issue management for all risk incidents including developing &amp; validating sustainability of action plans, root cause analysis and identify trends for proactive mitigation</li> <li>• Providing a detailed report on the efficacy of controls and undertaking thematic study on various aspects to ensure controls are in place and are effective</li> <li>• Create testing framework and sustainable working solutions for any new control related activities / requirements</li> <li>• Timely reporting of the analysis of operational controls and fraud incidence analysis to the Top Management for enhanced decision making</li> <li>• Periodic risk &amp; controls reporting to leadership teams and other governance routines</li> <li>• Develop and communicate insights and recommended actions to stakeholders to reduce fraud related activities</li> </ul> <p><b>Job specific skills</b></p> <ul style="list-style-type: none"> <li>• Demonstrate abilities/skills to document analysis conducted as per the role requirement</li> <li>• Demonstrate collaborative efforts and strong partnership with stakeholders and internal teams</li> <li>• Quarterly risk &amp; controls reporting to leadership teams and other governance routines</li> <li>• Drive continuous improvement &amp; transformation initiatives to enable new opportunities for process efficiencies</li> <li>• Ability to identify problem areas/early warning</li> <li>• Solid organizational skills with ability and willingness to work under pressure and manages time and priorities effectively</li> </ul> |



**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 – 200kb.
- Ensure that the size of the scanned image is not more than 200kb. If the size of the file is more than 200kb, 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 – 200kb.
- Ensure that the size of the scanned image is not more than 200kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

**(iii) Scanning the photograph & signature :-**

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. File size as specified above
4. 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).
5. 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.

*Candidates using MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 200kb 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 200kb (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.*

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

**(iv) Procedure for uploading the Photograph and Signature :-**

- (i) There will be two separate links for uploading Photograph and Signature.
- (ii) Click on the respective link "Upload Photograph/ Signature".
- (iii) Browse and select the location where the scanned photograph/ signature file has been saved.
- (iv) Select the file by clicking on it.
- (v) Click the upload button.

**(v) For Upload of Documents:**

- The documents are to be scanned in pdf format
- Click on the respective link 'Choose file'.
- Browse and select the location where the scanned document/file has been saved.
- Select the file by clicking on it.
- Click the upload button.

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

**Note :-**

1. In case the face in the photograph or signature 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.
3. In case, the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.

NOTE: INSTRUCTIONS FOR UPLOADING OTHER DOCUMENTS AS AND WHEN REQUIRED BY THE BANK IN SUPPORT OF ELIGIBILITY SHALL BE DISPLAYED ON THE RESPECTIVE WEBPAGE

## ANNEXURES - FORMS

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

I. 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].

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:: 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

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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

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\* - 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 :

- Locomotor 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 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,

(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. 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  
ECONOMICALLY 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