

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

BOB/HRM/REC/ADVT/2024/06

Online Registration of Application starts from : 30.10.2024		Last date for Submission of Application & Payment of fees: 19.11.2024	
IMPORTANT TO NOTE			
1.	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.		
2.	Before applying, candidates should ensure that they fulfill all 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.		
3.	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. Call letters/advices, wherever required will be sent by e-mail only. All revisions/corrigendum/modifications (if any) will be hosted on the Bank's website only.		
4.	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.		
5.	Post qualification experience below 6 months in any organization & Experience in Clerial cadre would not be considered.		
6.	Only Candidates willing to serve anywhere in India, should apply.		

1. Details of Positions & Eligibility Criteria (As on 01.10.2024):

S No	Position	Vacancies	Age (in years)	Education Qualification	Post Qualification Experience
Department - Finance (1 vacancy)					
1	Manager - Business Finance	1	Min.: 22 Max.: 28	CA or Full Time MBA - Finance	Minimum 1 years of experience in the relevant field with any Bank/ NBFC/ Financial Institutions in India
Department - MSME Banking (140 vacancies)					
2	MSME Relationship Manager	120	Min.: 24 Max.: 34	Full Time Graduate in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 3 years of experience as relationship manager in MSME Banking with any Bank/ NBFC / Financial Institutions in India
3	MSME Relationship Senior Manager	20	Min.: 26 Max.: 36	Preferred : Full Time MBA (Marketing or Finance)	Minimum 5 years of experience as relationship manager in MSME Banking with any Bank/ NBFC / Financial Institutions in India
Department - Digital Group (139 vacancies)					
4	Head - AI	1	Min.: 33 Max.: 45	B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : MS or Two Year MBA / PGDM	Minimum 3 years of experience as an AI Practitioner (ranging from AI R&D to AI implementation)
5	Head - Marketing Automation	1	Min.: 33 Max.: 50	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE AND Two Year MBA / PGDM from Govt recognized University or Institution Preferred : Certificate in Data Science & Certificate in Digital Marketing	Minimum -10- years of work experience in Marketing Technology Stack/Marketing Automation/Digital Marketing/BFSI out of which Minimum 5 years' experience in Marketing Automation/Digital Marketing.
6	Head - Merchant Business Acquiring	1	Min.: 33 Max.: 50	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM	Minimum -10- years of work experience in sales of POS and VAS (Value Added Services with bank or merchant acquirer).

7	Project Manager - Head	1	Min.: 33 Max.: 45	<p>B. E. / B. Tech in Information Technology / Computer Science / ECE from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE</p> <p>Preferred : Post graduation in Management/ Certification in PMP</p>	<p>Minimum -12- years of work experience in Project management of digital products or similar role in BFSI</p> <p>Should have handled project implementation of digital key products at corporate level for B2C, B2B with ecommerce/marketplace framework.</p> <p>Minimum -3- years of experience in complete roll out of banking domain related digital products such as super app (Mobile banking/UPI) as Digital Retail bank interface.</p>
8	Digital Partnership Lead – Fintechs'	1	Min.: 30 Max.: 45	<p>Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE</p> <p>Preferred : Two Year MBA / PGDM in Marketing</p>	<p>Minimum 8 years of relevant experience in digital strategic partnerships with fintechs and B2B sales in a leadership role preferably for a bank / financial organization</p>
9	Zonal Lead Manager-Merchant Acquiring Business	13	Min.: 25 Max.: 40	<p>B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE</p> <p>Preferred : Two Year MBA / PGDM in Marketing</p>	<p>Minimum -5- years of work experience in sales of POS (GPRS, Android, MPOS)and VAS (Value Added Services, Bharat QR,UPI QR ,IPG EMI, PC POS, Other Asset Leads with a Bank or merchant acquirer</p>
10	ATM/KIOSK Business Unit Manager	10	Min.: 25 Max.: 40	<p>Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE</p> <p>Preferred : B. E. / B. Tech in Information Technology</p>	<p>Minimum -5- years of work experience in managing ATM / KIOSK</p>
11	Manager - AI Engineer	10	Min.: 24 Max.: 40	<p>Graduation in Information Technology, Computer Science, Business or Data Science from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE</p> <p>Preferred : MS or Two Year MBA / PGDM</p>	<p>Minimum -3- years of work experience in technical support role, preferably within AI, data science or software development environment.</p>
12	Merchant Acquiring Ops Team	10	Min.: 25 Max.: 40	<p>B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE</p> <p>Preferred : Two Year MBA / PGDM in Marketing</p>	<p>Minimum -5- years of work experience in Merchant Acquiring operations of POS (GPRS, Android, MPOS) Bharat QR, UPI QR, IPG with bank or merchant acquirer</p>
13	New Age Mobile Banking App Product Manager	10	Min.: 30 Max.: 40	<p>B.E. / B. Tech in Computer Science/ Information Technology/Electronics & Communication/Electrical & Electronics from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE</p>	<p>Minimum -10- years of work experience in Mobile Banking in Banking sector preferably in a large Bank</p>
14	UI/UX Specialist / Usability	8	Min.: 25 Max.: 40	<p>Graduation / Post Graduation in Engineering/ Technology/ Computer Application from Govt recognized University or Institution OR Degree/Diploma in Design, Fine Arts from institute of repute</p>	<p>Minimum -4- years of work experience working with leading BFSI organisation or technology/ fintech firms</p>
15	Digital Lending Journey Specialists (Retail, MSME & Agri)	6	Min.: 28 Max.: 40	<p>Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE AND Two Year MBA / PGDM in Finance from Govt recognized University or Institution</p>	<p>Minimum -7- years of relevant work experience of Digital Lending in any Banks or NBFC.</p>

16	Business Manager (UPI)	5	Min.: 25 Max.: 40	B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM in Marketing	Minimum -5- years of work experience with a Bank or merchant acquirer in Online /Internet Banking/UPI Operations
17	Data Engineers	5	Min.: 25 Max.: 35	B. E. / B. Tech in Information Technology / Computer Science from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum -5- years of work experience in data mining and data visualization, expertise in SQL and Oracle.
18	Digital Fraud Prevention Specialist	5	Min.: 25 Max.: 40	B. E. / B. Tech / MBA / MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE or Institution & Certification in FRM from reputed institute	Minimum -5- years of work experience in BFSI in FRM field.
19	Start Up Business Lead - Late Stage Startups/Fintech Engagements	5	Min.: 28 Max.: 45	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM (Marketing / Finance)	Minimum -8- years of relevant work experience in building and managing relationship with late stage startups in BFSI.
20	Testing Specialist	5	Min.: 24 Max.: 34	B.E. / B. Tech in Computer Science/ Information Technology/Electronics & Communication/ Electrical & Electronics from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum -3- years of work experience in software development/testing. Testing experience in digital lending will be preferred
21	Testing Specialist for Digital Products	5	Min.: 24 Max.: 34	B. E. / B. Tech from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Relevant professional certificates	Minimum -3- years of work experience in software development/testing experience with demonstrable skill in system test execution, defect investigation and test reporting.
22	UPI - Merchant Product Manager	5	Min.: 25 Max.: 35	B.E. / B. Tech in Computer Science/ Information Technology/Electronics & Communication/Electrical & Electronics from Govt recognized University or Institution	Minimum -5- years of work experience in payments in the financial services. Handling UPI is preferred
23	Business Manager – Payment Aggregator	4	Min.: 25 Max.: 40	B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM in Marketing	Minimum -5- years of work experience with a Bank or merchant acquirer in payment aggregation and digital payments
24	Process Automation - RPA	4	Min.: 25 Max.: 40	B. E. / B. Tech / MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM	Minimum -5- years of relevant work experience in Handling Recon Ops for high volume traffic and Understanding / having expertise in Automation of Recon process through technological support.
25	Project Manager	4	Min.: 27 Max.: 40	B. E. / B. Tech in Information Technology / Computer Science / ECE from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Post graduation in Management/ Certification in PMP	Minimum -7- years of work experience in project management of digital products or similar role in Bank or BFSI

26	Business Manager (Debit Card)	3	Min.: 25 Max.: 35	B. E. / B. Tech in Computer Science / Information Technology / Information Science from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM in Marketing	Minimum -5- years of work experience with a Bank or merchant acquirer in Debit Cards/Prepaid cards/Virtual cards
27	Digital Payment - International	3	Min.: 25 Max.: 40	B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM in Marketing	Minimum -5- years of work experience in International Digital Projects
28	LSP - Partnership Manager	3	Min.: 30 Max.: 45	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE AND Two Year MBA / PGDM in Finance / Marketing from Govt recognized University or Institution	Minimum -8- years of relevant work experience in digital strategic partnerships related to lending and B2B sales preferably for a Bank / financial institution
29	API Product Manager	2	Min.: 27 Max.: 40	B. E. / B. Tech / B. Sc in Computer Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum -7- years of work experience in handling IT Projects in BFSI Sectors including minimum 2 year of project management and technical architecture experience. Must have Knowledge in API design, implementation and system integration using APIs along with Experience in working on the cloud (iPaas / Saas)
30	Business Manager (Internet Banking)	2	Min.: 25 Max.: 35	B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM in Marketing	Minimum -5- years of work experience with a Bank or merchant acquirer in Online /Internet Banking/payment Gateway
31	Digital Marketing Specialist for Analytic Management Platforms	2	Min.: 25 Max.: 40	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE AND Two Year MBA / PGDM in Marketing from Govt recognized University or Institution Preferred : Certificate in Digital Marketing	Minimum -5- years of work experience in Marketing Technology Stack/Marketing Automation/ Digital Banking/BFSI and out of which 1 year experience in Analytics/ MarTech stack/Digital Marketing
32	Digital Marketing Specialist for Campaign Management Platforms	2	Min.: 25 Max.: 40	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE AND Two Year MBA / PGDM in Marketing from Govt recognized University or Institution	Minimum -5- years of relevant work experience in leading a digital sales team. Candidates with experience of leading a digital sales team in Bank / fintech organizations/Digital Agency will be given preference.
33	Digital Marketing Specialist for Personalization Management Platforms	2	Min.: 25 Max.: 40	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE AND Two Year MBA / PGDM in Marketing from Govt recognized University or Institution Preferred : Certificate in Digital Marketing	Minimum -5- years of work experience in Marketing Technology Stack/Marketing Automation/Digital Marketing/Digital Banking and out of which 1 year experience in MarTech stack/Digital Marketing

34	Lead – Merchant acquiring (Offline)	1	Min.: 28 Max.: 45	B. E. / B. Tech in Computer Science / Information Technology / Information Science or MCA from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Two Year MBA / PGDM in Marketing	Minimum -7- years of work experience in Merchant Acquiring Business POS/UPIQR/Sound Box with a Bank or merchant acquirer.
Department – Receivables Management (202 Vacancies)					
35	Zonal Receivables Manager	27	Min.: 40 Max.: 52	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Post Graduate Degree / Diploma in Management"	Minimum of 16 Years' experience in a Bank/ NBFC with 12 years' experience in Collection profile and should have Managed atleast one region/ zone / state for a minimum of 2 years.
36	Regional Receivables Manager	40	Min.: 32 Max.: 42	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum of 10 Years' experience in a Bank/ NBFC with 5 years' experience in Collection profile and should have Managed atleast one large territories / areas for a minimum of 2 year. Preference would be given to candidates having experience of handling Collection portfolio in any of the Retail Asset , MSME & Rural Portfolio.
37	Area Receivables Manager	120	Min.: 28 Max.: 38	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum of 6 Years' experience in a Bank/ NBFC in Collection profile and managed a large locations/territories for a minimum period of 2 years.
38	Compliance Manager	1	Min.: 30 Max.: 40	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Post Graduate Degree or MBA or Degree in LAW	Minimum of 8 Years' experience in a Bank/ Financial Institutions with 5 years' experience in compliance preferably with a focus on debt collection or recovery process. Preference would be given to candidates having experience of handling compliance of debt collection or recovery process.
39	Complaint Manager	1	Min.: 30 Max.: 40	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Post Graduate Degree or MBA	Minimum of 8 Years' experience in a Bank/ Financial Institutions with 5 years' experience in customer service of complaint handling in Banking / NBFC Preference would be given to candidates having experience of handling complaints resolution and team management.
40	Strategy Senior Manager	2	Min.: 30 Max.: 40	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Certification in data analytics/ statistical tools / SQL	Minimum of 8 Years' experience in a Bank/ Financial Institutions with 5 years' experience in compliance preferably with a focus on debt collection or recovery process & Business analytical skills, Work experience in managing teams and working with cross functional stakeholders.
41	Strategy Manager	1	Min.: 28 Max.: 38	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Certification in data analytics/ statistical tools / SQL	Minimum of 6 Years' experience in a Bank/ Financial Institutions with 3 years' experience in compliance preferably with a focus on debt collection or recovery process & Business analytical skills, Work experience in managing teams and working with cross functional stakeholders.
42	Process Manager Senior	1	Min.: 30 Max.: 40	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Certification in process improvement methodologies (e.g. Lean, Six Sigma)	Minimum of 8 Years' experience in a Bank/ Financial Institutions with 5 years' experience in process preferably with a focus on debt collection or recovery process.

43	Process Manager	2	Min.: 28 Max.: 38	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Certification in process improvement methodologies (e.g. Lean, Six Sigma)	Minimum of 6 Years' experience in a Bank/ Financial Institutions with 3 years' experience in process & compliance preferably with a focus on debt collection or recovery process.
44	Vendor Manager	1	Min.: 28 Max.: 38	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum of 6 Years' experience in a Bank/ Financial Institutions with 3 years' experience in vendor management preferably with a focus on debt collection or recovery process.
45	MIS Manager	2	Min.: 28 Max.: 38	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : Knowledge of SQL	Minimum of 6 Years' experience in a Bank/ Financial Institutions with 3 years' experience in MIS and database management, preferably in debt collection, banking, or financial services.
46	Floor Manager	4	Min.: 28 Max.: 38	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum of 6 Years' experience in a Bank/ Financial Institutions with 3 years experience in managing Tele-Calling Centre, preferably in managing debt collection for a bank or NBFC.
Department – Information Technology (31 Vacancies)					
47	Senior Cloud Engineer	6	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 6 years of Technical and IT experience out of which at least 3 years' experience in the field of cloud computing.
48	Senior AI Engineer (AI/GenAI/NLP/ML)	4	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 5 years of experience in Data Science and Generative AI. Background in machine learning, deep learning, and natural language processing. Desirable experience in testing AI algorithms and models.
49	Senior UI/ UX Designer	1	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 06 years of experience in UI/UX designer roles.
50	UI/ UX Designer	6	Min.: 25 Max.: 35	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 03 years of experience in UI/UX designer roles
51	Application Architect	2	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 06 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms
52	Enterprise Architect	6	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 06 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms.
53	Technology Architect	2	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 06 years of Technical and IT experience out of which at least 3 years' experience in architecting, designing and managing banking platforms
54	Infrastructure Architect	2	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 06 years of Technical and IT experience out of which at least 3 years' experience in designing and building large IT infrastructure projects.
55	Integration Expert	2	Min.: 28 Max.: 40	Full Time B.E. / B.Tech. in Computer Science or Information Technology from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum 06 years of Technical and IT experience out of which at least 3 years' experience in integration process of banking platforms.
Department – Corporate & Institutional Credit (79 Vacancies)					
56	Underwriting Specialists- Infra	1	Min.: 32 Max.: 45	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE or CA/CMA/CFA	Min. -12- Years of Experience in Bank's/Financial Institutions/Non Banking Financial Companies including -05- years in Infrastructure sector (Large Corporates) underwriting and team management.
57	Underwriting Specialists- Heavy Industry	1	Min.: 32 Max.: 45	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE or CA/CMA/CFA	Minimum of 12- Years of Experience in Bank's/Financial Institutions/Non Banking Financial Companies including -05- years in metal/mining/heavy industry/Core industry (Large Corporates) underwriting and time management.

58	Underwriting Specialists- Real Estate	1	Min.: 32 Max.: 45	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE or CA/CMA/CFA	Minimum of -12- Years of Experience in Bank's/Financial Institutions/Non Banking Financial Companies including -05- years in Real Estate (Large Corporates) underwriting and team management.
59	Underwriting Specialists- Power	1	Min.: 32 Max.: 45	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE or CA/CMA/CFA	Minimum of -12- Years of Experience in Bank's/Financial Institutions/Non Banking Financial Companies including -05- years in Power sector (Large Corporates) underwriting and team management.
60	Product Sales Manager (PSM)- Transaction Banking	5	Min.: 28 Max.: 38	Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Minimum of -05- Years of Experience in Bank's/Financial Institutions/Non Banking Financial Companies with at least -02- years exposure in Sales/ Relationship Management in Corporate Credit.
61	Senior Product Sales Manager (SPSM)- Transaction Banking	5	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum of -08- Years of Experience in Bank's/Financial Institutions/Non Banking Financial Companies with at least -04- years exposure in Sales/ Relationship Management in Corporate Credit and team management.
62	Head Product Sales- Transaction Banking	1	Min.: 32 Max.: 45	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Minimum of -12- Years of Experience in Bank's/Financial Institutions/Non Banking Financial Companies with at least -05- years exposure in Sales/ Relationship Management in Corporate Credit and team management.
63	Head- Market Intelligence Unit	1	Min.: 32 Max.: 45	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE	Min. -12- Years of Experience in Bank's/ Financial Institutions/Non Banking Financial Companies including -05- years in consumer research
64	Product Manager- Corporate Banking	3	Min.: 30 Max.: 40	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -08- Years of Experience in Bank's/ Financial Institutions/Non Banking Financial Companies with at least -03- years in product team
65	Product Head- Corporate Banking	1	Min.: 32 Max.: 45	Graduation in any discipline AND Two Year Full Time MBA / PGDM in Finance from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -12- Years of Experience in Bank's/ Financial Institutions/Non Banking Financial Companies with at least -05- years in product team
66	Relationship Manager- MNC	6	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Minimum of 08 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 3 years exposure in Sales/ Relationship Management in related field in Corporate Credit.
67	Relationship Manager- Real Estate	6	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Minimum of 08 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 3 years exposure in Sales/ Relationship Management in related field in Corporate Credit.
68	Relationship Manager- Conglomerate	6	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Minimum of 08 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 3 years exposure in Sales/ Relationship Management in related field in Corporate Credit.
69	Relationship Manager- Credit Lite	6	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution	Minimum of 08 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 3 years exposure in Sales/ Relationship Management in related field in Corporate

				recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Credit.
70	Senior Relationship Manager- MNC	3	Min.: 32 Max.: 45	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Min. 12 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 5 years exposure in Sales/ Relationship Management in relevant field in Corporate Credit.
71	Senior Relationship Manager- Real Estate	3	Min.: 32 Max.: 45	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Min. 12 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 5 years exposure in Sales/ Relationship Management in relevant field in Corporate Credit.
72	Senior Relationship Manager- Conglomerate	3	Min.: 32 Max.: 45	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Min. 12 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 5 years exposure in Sales/ Relationship Management in relevant field in Corporate Credit.
73	Senior Relationship Manager- Credit Lite	3	Min.: 32 Max.: 45	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Min. 12 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 5 years exposure in Sales/ Relationship Management in relevant field in Corporate Credit.
74	Relationship Managers- Corporate Banking	8	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Minimum of 08 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 3 years exposure in Sales/ Relationship Management in related field in Corporate Credit.
75	Senior Relationship Managers- Corporate Banking	3	Min.: 32 Max.: 45	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE Preferred : CA/CMA/CFA/MBA/PGDM	Min. 12 Years in Public / Private / Foreign Banks/ Financial Institutions with at least 5 years exposure in Sales/ Relationship Management in relevant field in Corporate Credit.
76	Asst. Vice President- MNC	2	Min.: 28 Max.: 38	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -05- Years of Work Experience in Bank with 3 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in MNC client dealing.
77	Dy. Vice President- MNC	1	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt.bodies/ AICTE OR CA/CMA/CFA	Min. -08- Years of Work Experience in Bank with 5 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in MNC Client dealing

78	Asst. Vice President- Real Estate	2	Min.: 28 Max.: 38	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -05- Years of Work Experience in Bank with 3 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in Real Estate client dealing
79	Dy. Vice President- Real Estate	1	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -08- Years of Work Experience in Bank with 5 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in Real Estate Client dealing
80	Asst. Vice President- Conglomerate	2	Min.: 28 Max.: 38	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -05- Years of Work Experience in Bank with 3 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in dealing Conglomerate client
81	Dy. Vice President- Conglomerate	1	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -08- Years of Work Experience in Bank with 5 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in dealing Conglomerate Client.
82	Asst. Vice President- Credit Lite	2	Min.: 28 Max.: 38	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -05- Years of Work Experience in Bank with 3 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in dealing Credit Lite Client
83	Dy. Vice President- Credit Lite	1	Min.: 30 Max.: 40	Graduation in any discipline and Post Graduate Degree/Diploma with Specialization in Finance (Min. 1 Year course) from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE OR CA/CMA/CFA	Min. -08- Years of Work Experience in Bank with 5 years in Large/ Mid Corporate Credit in Public / Private / Foreign Banks/ Financial Institutions with exposure in dealing Credit Lite Client

The educational qualifications should have been obtained from the Institute recognized by AICTE/UGC/Government of India.

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

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

2. Roles & Responsibilities

The detailed roles and responsibilities are appended herewith as Annexure-I. However, Bank reserves the right to modify and/or include any of the KRA(s) for any of the positions from time to time.

3. Reservation in Posts (Wherever applicable):

SN	Department	Position	Vacancies	Roster Points						Out of which PwD				
				UR	SC	ST	OBC	EWS	Total	VI	HI	OD	ID	
1	Finance	Manager -Business Finance	1	1	0	0	0	0	1	0	0	0	0	
2	MSME	Relationship Manager	120	49	18	9	32	12	120	1	1	1	1	
3		Relationship Manager	20	9	3	1	5	2	20	0	0	0	0	
4	Digital Group	Head - AI	1	1	0	0	0	0	1	0	0	0	0	
5		Head — Marketing Automation	1	1	0	0	0	0	1	0	0	0	0	
6		Head — Merchant Business acquiring	1	1	0	0	0	0	1	0	0	0	0	
7		Project Manager- Head	1	1	0	0	0	0	1	0	0	0	0	
8		Digital Partnership lead — Fintechs'	1	1	0	0	0	0	1	0	0	0	0	
9		Zonal Lead Manager — Merchant Acquiring Business	13	8	1	0	3	1	13	0	0	0	0	
10		ATM/Kiosk Business Unit Manager	10	6	1	0	2	1	10	0	0	0	0	
11		Manager- AI Engineer	10	6	1	0	2	1	10	0	0	0	0	
12		Merchant Acquiring Ops team	10	6	1	0	2	1	10	0	0	0	0	
13		New age Mobile Banking App product manager	10	6	1	0	2	1	10	0	0	0	0	
14		UI/UX Specialist / Usability	8	5	1	0	2	0	8	0	0	0	0	
15		Digital lending journey specialists (Retail, MSME & Agri)	6	5	0	0	1	0	6	0	0	0	0	
16		Business Manager (UPI)	5	4	0	0	1	0	5	0	0	0	0	
17		Data Engineers	5	4	0	0	1	0	5	0	0	0	0	
18		Digital Fraud prevention specialists	5	4	0	0	1	0	5	0	0	0	0	
19		Startup Business Lead — Late stage startups/fintech engagements	5	4	0	0	1	0	5	0	0	0	0	
20		Testing specialist	5	4	0	0	1	0	5	0	0	0	0	
21		Testing Specialist for Digital Products	5	4	0	0	1	0	5	0	0	0	0	
22		UPI-Merchant Product Manager	5	4	0	0	1	0	5	0	0	0	0	
23		Business Manager — Payment Aggregator	4	3	0	0	1	0	4	0	0	0	0	
24		Process Automation- RPA	4	3	0	0	1	0	4	0	0	0	0	
25		Project Manager	4	3	0	0	1	0	4	0	0	0	0	
26		Business Manager (Debit Card)	3	3	0	0	0	0	3	0	0	0	0	
27		Digital Payment- International	3	3	0	0	0	0	3	0	0	0	0	
28		LSP — Partnership Managers	3	3	0	0	0	0	3	0	0	0	0	
29		API Product Manager	2	2	0	0	0	0	2	0	0	0	0	
30		Business Manager (Internet Banking)	2	2	0	0	0	0	2	0	0	0	0	
31		Digital marketing specialist for Analytic management platforms	2	2	0	0	0	0	2	0	0	0	0	
32		Digital marketing specialist for campaigns management platforms	2	2	0	0	0	0	2	0	0	0	0	
33		Digital marketing specialist for Personalization management platforms	2	2	0	0	0	0	2	0	0	0	0	
34		Lead — Merchant Acquiring (Offline)	1	1	0	0	0	0	1	0	0	0	0	
35		Receivables Department	Zonal Receivables Manager	27	12	4	2	7	2	27	1	0	0	0
36			Regional Receivables Manager	40	17	6	3	10	4	40	1	0	0	0
37			Area Receivables Manager	120	49	18	9	32	12	120	1	1	1	1
38	Compliance Manager		1	1	0	0	0	0	1	0	0	0	0	
39	Complaint Manager		1	1	0	0	0	0	1	0	0	0	0	
40	Strategy Senior Manager		2	2	0	0	0	0	2	0	0	0	0	

41		Strategy Manager	1	1	0	0	0	0	1	0	0	0	0
42		Process Senior Manager	1	1	0	0	0	0	1	0	0	0	0
43		Process Manager	2	2	0	0	0	0	2	0	0	0	0
44		Vendor Manager	1	1	0	0	0	0	1	0	0	0	0
45		MIS Manager	2	2	0	0	0	0	2	0	0	0	0
46		Floor Manager	4	3	0	0	1	0	4	0	0	0	0
47	IT	Senior Cloud Engineer	6	5	0	0	1	0	6	0	0	0	0
48		Senior AI Engineer (AI/GenAI/NLP/ML)	4	3	0	0	1	0	4	0	0	0	0
49		Senior UI/ UX Designer	1	1	0	0	0	0	1	0	0	0	0
50		UI/ UX Designer	6	5	0	0	1	0	6	0	0	0	0
51		Application Architect	2	2	0	0	0	0	2	0	0	0	0
52		Enterprise Architect	6	5	0	0	1	0	6	0	0	0	0
53		Technology Architect	2	2	0	0	0	0	2	0	0	0	0
54		Infrastructure Architect	2	2	0	0	0	0	2	0	0	0	0
55		Integration Expert	2	2	0	0	0	0	2	0	0	0	0
56	C&IC	Underwriting Specialists- Infra	1	1	0	0	0	0	1	0	0	0	0
57		Underwriting Specialists- Heavy Industry	1	1	0	0	0	0	1	0	0	0	0
58		Underwriting Specialists- Real Estate	1	1	0	0	0	0	1	0	0	0	0
59		Underwriting Specialists- Power	1	1	0	0	0	0	1	0	0	0	0
60		Product Sales Manager (PSM)- Transaction Banking	5	4	0	0	1	0	5	0	0	0	0
61		Senior Product Sales Manager (SPSM)- Transaction Banking	5	4	0	0	1	0	5	0	0	0	0
62		Head Product Sales- Transaction Banking	1	1	0	0	0	0	1	0	0	0	0
63		Head- Market Intelligence Unit	1	1	0	0	0	0	1	0	0	0	0
64		Product Manager- Corporate Banking	3	3	0	0	0	0	3	0	0	0	0
65		Product Head- Corporate Banking	1	1	0	0	0	0	1	0	0	0	0
66		Relationship Manager- MNC	6	5	0	0	1	0	6	0	0	0	0
67		Relationship Manager- Real Estate	6	5	0	0	1	0	6	0	0	0	0
68		Relationship Manager- Conglomerate	6	5	0	0	1	0	6	0	0	0	0
69		Relationship Manager- Credit Lite	6	5	0	0	1	0	6	0	0	0	0
70		Senior Relationship Manager- MNC	3	3	0	0	0	0	3	0	0	0	0
71		Senior Relationship Manager- Real Estate	3	3	0	0	0	0	3	0	0	0	0
72		Senior Relationship Manager- Conglomerate	3	3	0	0	0	0	3	0	0	0	0
73		Senior Relationship Manager- Credit Lite	3	3	0	0	0	0	3	0	0	0	0
74		Relationship Managers- Corporate Banking	8	5	1	0	2	0	8	0	0	0	0
75		Senior Relationship Managers- Corporate Banking	3	3	0	0	0	0	3	0	0	0	0
76		Asst. Vice President- MNC	2	2	0	0	0	0	2	0	0	0	0
77		Dy. Vice President- MNC	1	1	0	0	0	0	1	0	0	0	0
78		Asst. Vice President- Real Estate	2	2	0	0	0	0	2	0	0	0	0
79		Dy. Vice President- Real Estate	1	1	0	0	0	0	1	0	0	0	0
80		Asst. Vice President- Conglomerate	2	2	0	0	0	0	2	0	0	0	0
81		Dy. Vice President- Conglomerate	1	1	0	0	0	0	1	0	0	0	0
82		Asst. Vice President- Credit Lite	2	2	0	0	0	0	2	0	0	0	0
83		Dy. Vice President- Credit Lite	1	1	0	0	0	0	1	0	0	0	0
Total			592	352	56	24	123	37	592	4	2	2	2

A candidate can apply for only one post/position & one location only (wherever vacancies are notified location wise) advertised for one department / vertical and not more than one application should be submitted by any candidate for one department / vertical. In case of multiple Applications for different positions in same department/vertical, 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 Classes, EWS - Economically Weaker Sections, UR- Unreserved, PWD - Persons with Disability, OH-Orthopedically Handicapped, HI - Hearing Impaired, VI- Visually Impaired, ID- Intellectually Disabled.

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/or at any subsequent stage of the recruitment process as and when required by Bank.
- There is no reservation for Ex-Servicemen in Officers' Cadre.
- Maximum age indicated is for General category candidates as on 01.10.2024. Relaxation in upper age limit will be available as detailed below.

3.1 Relaxation in Upper Age Limit:

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

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

4. Remuneration & Location of Posting:

Remuneration: Remuneration will be offered based on candidate's qualifications, experience, overall suitability, last drawn salary of the candidate and market benchmark.

Location of Posting: The place of posting will be depending upon the Bank's requirement from time to time. Selected Candidates shall be placed at any of its Offices/Branches in India.

For Positions mentioned at serial no. 35 to 46 in the table given under point no 1 above, number of vacancies against each location (tentative) of posting is given as under:

for the position of Zonal Receivables Manager at S No. 35:

S No	State	Location	Vacancy	S No	State	Location	Vacancy
1	ASSAM	GUWAHATI	1	10	MADHYA PRADESH	BHOPAL	2
2	BIHAR	PATNA	1	11	MAHARASHTRA	PUNE	1
3	CHHATTISGARH	RAIPUR	1	12	ODISHA	BHUBANESWAR	1
4	DELHI	DELHI	1	13	PUNJAB	LUDHIANA	1
5	GUJARAT	AHMEDABAD	1	14	RAJASTHAN	JAIPUR	3
6		BARODA	2	15	TAMIL NADU	CHENNAI	1
7		RAJKOT	2	16	TELANGANA	HYDERABAD	1
8	KARNATAKA	MANGALURU	2	17	UTTAR PRADESH	BAREILLY	2
9	KERALA	ERNAKULAM	1	18		LUCKNOW	3

Location of Posting for the position of Regional Receivables Manager at S No. 36:

S No	STATE	Location	Vacancy	S No	STATE	Location	Vacancy
1	ANDHRA PRADESH	GUNTUR	1	18	MADHYA PRADESH	BHOPAL	1
2		RAJAHMUNDRY	1	19	PUNJAB	LUDHIANA	1
3		TIRUPATHI	1	20	RAJASTHAN	BHARATPUR	1
4		VIJAYAWADA	1	21		JODHPUR	1
5	ASSAM	JORHAT	2	22		UDAIPUR	3
6	BIHAR	MUZAFFARPUR	2	23	TAMIL NADU	COIMBATORE	1
7	CHANDIGARH	CHANDIGARH	1	24	TELANGANA	HYDERABAD	2
8	GUJARAT	AHMEDABAD	1	25	UTTAR PRADESH	AYODHYA	1
9		BARODA	2	26		KANPUR	1
10		JAMNAGAR	1	27		MORADABAD	1
11		RAJKOT	1	28		PILIBHIT	1
12		SURAT	2	29		PRAYAGRAJ	1
13	JHARKHAND	JAMSHEDPUR	1	30		VARANASI	1
14		RANCHI	1	31	WEST BENGAL	BURDWAN	1
15	KARNATAKA	HUBBALLI	1	32		KOLKATA	2
16		SHIVAMOGGA	1				
17		UDUPI	1				

Location of Posting for the position of Area Receivables Manager at S No. 37:

S No	State	Location	Vacancy	S No	State	Location	Vacancy
1	ANDHRA PRADESH	RAJAHMUNDRY	3	47	MAHARASHTRA	AMRAVATI	1
2		TIRUPATHI	1	48		JALGAON	1
3		VIJAYAWADA	1	49		KOLHAPUR	1
4		VISHAKHAPATNAM	1	50		NAGPUR	1
5	ASSAM	GUWAHATI	1	51		NASHIK	1
6		JORHAT	2	52		SAMBHAJINAGAR	1
7	BIHAR	DARBHANGA	1	53	SOLAPUR	1	
8		GAYA	1	54	ODISHA	CUTTACK	1
9		MUZAFFARPUR	2	55	PUDUCHERRY	PUDUCHERRY	2
10	CHHATTISGARH	PURNEA	1	56	PUNJAB	AMRITSAR	1
11		BILASPUR	1	57		JALANDHAR	1
12		DHAMTARI	1	58		LUDHIANA	1
13		DURG	1	59	RAJASTHAN	AJMER	1
14	RAIPUR	1	60	ALWAR		1	
15	DELHI	DELHI	2	61		BANSWARA	2
16	GUJARAT	ANAND	1	62		BHARATPUR	1
17		BANAS KANTHA	1	63		BHILWARA	2
18		BARODA	4	64		BIKANER	1
19		BHARUCH	1	65		JODHPUR	1
20		BHAVNAGAR	1	66		KOTA	1
21		BHUJ	1	67		SAWAI MADHOPUR	1
22		DAHOD	1	68		UDAIPUR	1
23		GANDHINAGAR	1	69	TAMIL NADU	TIRUCHIRAPALLI	1
24		GODHRA	1	70	TELANGANA	HYDERABAD	2
25		JAMNAGAR	1	71	UTTAR PRADESH	AGRA	1
26		JUNAGADH	1	72		ALIGARH	1

27		KHEDA	1		73		AMBEDKAR NAGAR	1
28		MEHSANA	1		74		AYODHYA	1
29		NAVSARI	1		75		BAREILLY	1
30		RAJKOT	1		76		FATEHPUR	2
31		SABARKANTHA	1		77		GORAKHPUR	1
32		SURAT	2		78		KANPUR	2
33		SURENDRANAGAR	1		79		LUCKNOW	2
34		VALSAD	1		80		MEERUT	1
35	JHARKHAND	JAMSHEDPUR	1		81		MORADABAD	1
36		BENGALURU	4		82		PILIBHIT	1
37		HASSAN	1		83		PRAYAGRAJ	2
38		KALABURAGI	1		84		RAE BARELI	1
39	KARNATAKA	MANDYA	1		85		SHAHJAHANPUR	1
40		PUTTUR	1		86		SULTANPUR	1
41		SHIVAMOGGA	1		87		VARANASI	4
42		UDUPI	1		88	UTTARAKHAND	HALDWANI	1
43	KERALA	THRISSUR	1		89		RUDRAPUR	1
44		BHOPAL	2		90		BURDWAN	1
45	MADHYA PRADESH	GWALIOR	2		91	WEST BENGAL	KOLKATA	2
46		JABALPUR	3		92		SILIGURI	1

Location of Postings for the positions from S No. 38 to 46:

S No	Position	State	Location	Vacancy
1	Strategy Manager	Maharashtra	Mumbai	1
2	Strategy Senior Manager			2
3	Vendor Manager			1
4	MIS Manager			2
5	Process Manager	Telangana & Delhi	Hyderabad & Delhi	2
6	Process Senior Manager	Maharashtra	Mumbai	1
7	Complaint Manager			1
8	Compliance Manager			1
9	Floor Manager	Maharashtra, Punjab, West Bengal & Karnataka	Mumbai, Mohali, Kolkata & Bangaluru	4

Please note that the Bank reserve the right to modify/add/delete the location of posting & number of vacancies as per its business requirement and selected candidates are liable to be posted / transferred by the Bank at its absolute discretion to any of the branches/ offices of the Bank or to any place in India.

5. Nature of Employment:

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

6. Application fees:

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

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

A. SELECTION PROCEDURE:

- Selection will be based on short listing and subsequent round of Personal Interview and/or any other selection method.
- Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.

- The Bank reserves its right to call candidates in a particular ratio, at its sole discretion, as per the Bank's requirement.
- Adequate number of candidates as decided by the Bank will be shortlisted based on their qualification, experience and overall suitability for Interview. Most suitable candidates will be called for the selection process (PI/any other selection method) and merely applying / being eligible for the post does not entitle the candidate to be eligible for the selection process.
- The qualifying marks in Interview/selection procedure will be decided by the Bank.
- A candidate should qualify in all the processes of selection i.e. Personal Interview and/or other selection method (as the case may be) and should be sufficiently high in the merit to be shortlisted for subsequent process.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- Bank reserves the right to consider the candidature of the candidate to any other position and/or location mentioned in this advertisement other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

B. HOW TO APPLY:

Candidates are required to have a valid personal email ID and Contact Number. It should be kept active till completion of this recruitment project. Bank may send call letters for Personal interview and/or Selection Process on the registered Email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying.

a) GUIDELINES FOR FILING ONLINE APPLICATION:

- 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.
- 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.
- 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.
- 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.
- An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
- Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation Certificate, Other Certifications, Experience Letter (any document which substantiates relevant experience), Document showing Break up of CTC, Latest Salary Slip (e.g. July 2024/ August 2024 / September 2024), etc. at the time of submitting the online application form.
- 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.
- 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:

- 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.
- Fee payment will have to be made online through payment gateway available thereat.
- 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.
- 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.
- 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.
- If the online transaction is not successfully completed, please register again and make payment online.
- 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 (01.10.2024) and also ensure that the particulars furnished by him/her are correct in all aspects.
- iii) In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
- iv) Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
- v) In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without notice.
- vi) Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
- vii) **Intimations, wherever required will be notified on Bank's website and/ or sent by email and/ sms only to the email ID and mobile number registered in the online application form.** Bank shall not be responsible if the information/intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website www.bankofbaroda.in for latest updates.
- viii) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
- ix) The Bank reserves the right to modify the place of posting as per administrative requirements of the Bank from time to time.

7. ANNOUNCEMENTS:

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

If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. **Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.**

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

Mumbai
30.10.2024

Chief General Manager (HRM & Marketing)

ANNEXURE I
ROLES AND RESPONSIBILITIES

Department - Finance

Name of Position	Manager - Business Finance
	<ul style="list-style-type: none"> • Providing financial information for monitoring business performance • Supporting Funds transfer pricing mechanism • Performance Management: - Supporting VP finance and Head Business Finance to Provide Business Heads with the financial management information necessary to monitor the performance of business. • Supporting 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 • Ensuring appropriate yield curves implemented for reflecting vertical performance is correctly captured using FTP • Supporting 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. • Creating and maintaining a strategic and scalable Information Management Infrastructure to deliver quality MIS and Business analytics to support business growth. • Collaborating 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 • Capturing and assimilating 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: - 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. • Balance Sheet Management: - Ensuring capital usage and allocation is optimised across Business and drivers of capital usage are well understood. • Accounting Policy Support and Advisory: - Providing a source of genuine expertise on accounting policies, their applicability to the CB businesses, and their interpretation in the case of individual transactions. • Risk Management - Responsible for identifying, assessing, monitoring, controlling and mitigating risks relevant to Business Finance. • Governance - Awareness and understanding of the regulatory framework in which the Bank operates, and the regulatory requirements and expectations relevant to the role. • Supporting VP finance, Head Business Finance and new business activity wherever required

Department- MSME Banking

Name of Position	Relationship Manager & Relationship Senior Manager
	<ul style="list-style-type: none"> • To identify new business opportunities / conducting customer outreach programs with MSME product basket. • To achieve set targets in terms of revenue, profitability and business volume. • Deepening Relationship with existing and potential MSME Clients. • Cross Selling of Ancillary Business to Existing as well as New MSME Customers. • Creating Account Plans for MSME Borrowers along with Opportunity & Income Analysis. • To identify market pulse and analysis of competitor activities. • To communicate key/relevant information regarding clients/MSME portfolio to higher authorities from time to time. • Supporting Branch for smooth on-boarding of fresh MSME business. • To negotiate deals • And interact with people at various levels within and outside organization. • Ability to identify key issues in complex problems/assignments and analyze those to make effective decisions. • Ability to conduct preliminary due diligence through study of financial parameters, discussions, feedbacks, observations and market intelligence.

Department - Digital Group

Name of Position	Head - AI
	<ul style="list-style-type: none"> • Responsible to deepen and drive Artificial Intelligence (AI) technology for our financial products and services; • Uncover the future potentials of emerging AI Technologies and the values they can bring to build a new ecosystem; • Provide business / management consultancy in developing new business cases and obtained buy-in from various partners with focus in Artificial Intelligence (AI) technologies; • Seeks active partnerships to form innovative ideas and approaches to improve the business use cases that aim to increase consumption and adoption rate; • Perform regular scan, research and develop impactful proof of concepts, prototypes for new business cases in order to identify new technology/business gaps whereby there are potential opportunities for demand/supply aggregation; • Responsible to generate leads and engage partners in framing their business challenges, co-create and propose effective business use cases solutions; • Work closely with technology team, to provide business direction and technical guidance to establish product roadmaps to meet business need and demand; • Build knowledge and expertise in emerging AI technologies to promote technology adoption internally and externally within the organization.

Name of Position	Head - Marketing Automation
	<ul style="list-style-type: none"> • Develop and implement a comprehensive marketing automation strategy, vision, roadmap aligned with Bank's overall marketing & business strategy. • Development of Architecture of MarTech stack for omnichannel journey experience & achieving hyper personalization. • Lead, mentor & supervise a team of marketing automation personnels. • Planning, utilizing, Monitoring, analyzing & optimizing marketing budget effectively • Collaborate with all the stakeholders for successful development digital marketing campaigns & executions of digital marketing campaigns. • Provide regular reports and insights to senior management on campaign performance, ROI, strategic recommendations. • Complying with all the guidelines for all marketing automation activities from internal & regulatory perspective • Work with the system stakeholders like Customer side contacts, finance team, Business Teams, Product Manager and Technical Leads, Architects and Developers • Keep up to date on the latest industry trends in Marketing Automation Technology/Digital Marketing. • Strong knowledge of common concerns like Security, Performance, Scalability, Availability etc • Must possess a broad knowledge of Banking, Financial, Data Management and IT systems.

- Responsible for supporting in setting the long-term marketing strategy for the products.
- Support the team for optimal delivery and drive engagement with our customers and stakeholders.
- Conducts market research (internally and externally) with regards to productivity, collaboration, Marketing Automation solutions.
- Support the product owners by identifying market need, interfacing with line of business technology customers as needed to define the scope and position of the product.
- Working closely with project managers, technical resources, and other cross-functional team members to provide services smoothly to stakeholders.
- Communicating effectively with external and internal stakeholders
- Cost optimization and improvement of ROI of marketing campaigns.
- Growing up engagement metrics of digital products
- Enhancement in penetration of digital products
- Improvement in Cross sell of products metrics
- Fee based income/ P&L boost up through specialized digital marketing campaigns & customer engagement.
- Any other work assigned by reporting authority.

Name of Position	Head - Merchant Business Acquiring
------------------	------------------------------------

- Penetration on the existing portfolio and creating new acquisition opportunity as well as cross sell on existing base.
- Acquisition of NTB merchants by engaging with various channels.
- Cross sell of Value Added Services on the existing portfolio.
- Activation of merchants and ensuring a healthy transaction activation percentage.
- Penetration in empanelment relationships acquired from a cross sell perspective.
- Meeting monthly targets assigned across parameters
- Leading the team in acquiring new merchant acquisition.
- Focus on relationship management, deepening and cross sell strategy to improve customer satisfaction
- Have deep understanding of product and regulatory norms to drive team for business within compliance
- Create new acquiring opportunities, ensuring business pipeline and identify potential opportunities in the market.
- Strategic initiatives for capturing maximum market share and penetration to increase business volumes
- Responsible for delivering best in class merchant onboarding experience.
- Create, develop and implement a business plan to grow the business.
- Maintain merchant's relationships to ensure continual growth and sales targets.
- Agreement with Subsidiary/ Service provider/ Aggregator/ Switch vendor and their performance review

Name of Position	Project Manager - Head
------------------	------------------------

- Lead the project management team for implementing various digital projects of the Bank..
 - Foster a collaborative and innovative environment ensuring team members are motivated and supported.
 - Analyzing and understanding the market best practices for various digital products and device strategy for implementation of same.
- Develop comprehensive project plans that align with the strategic goals of the digital banking department.
 Define project scope, objectives, and deliverables in collaboration with respective teams and stakeholders.
 Create and manage detailed project timelines, ensuring achievement of milestones.
 Ensure all project deliverables meet the quality standards.
 Effectively manage relationships with vendors and service providers.
 Ensure project meets with all regulatory compliances and banks norms.
- Partner

Name of Position	Digital Partnership Lead - Fintechs
------------------	-------------------------------------

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

Name of Position	Zonal Lead Manager-Merchant Business Acquiring
------------------	--

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

Name of Position	ATM/KIOSK Business Unit Manager
------------------	---------------------------------

- Handling the operational activity of physical asset like ATM, Cash recycler, Self-Service Passbook Printer, etc.
- Working closely with vendors, management and regulatory authorities regarding ATM and Cash Recycler / other KISOK Replacement;
- Preparing written proposals or requests;
- Coordinating with various team for ATM Maintenance;

- Performing cost benefit and risk analysis;
- Perform direct supervisory duties of ATM field staff and coordinating with staff for covering all related areas;
- Controlling and managing all document related to the operations;
- Support and monitor ATM Cash Management and ensure timely reporting;
- Support ATM Cash loading and management;

Name of Position	Manager - AI Engineer
-------------------------	------------------------------

- o Provide technical support for AI tools, applications and systems used by team.
- o Managing AI projects, including overseeing the development lifecycle.
- o Providing subject matter expertise to frame AI problem solving.
- o Validating AI solutions against real-world requirements.
- o Ensuring alignment between AI initiatives and business goals.
- o Identifying opportunities for AI-driven innovation within the industry.
- o Provide business / management consultancy in developing new business cases.
- o Ensuring all AI initiatives will be compliant to regulatory guidelines and cyber security standards

Name of Position	Merchant Acquiring Ops Team
-------------------------	------------------------------------

- Conversant with the merchant Onboarding / Integration activities for both Online and Offline merchants.
- Leading the team in acquiring new merchant acquisition.
- Monitoring the transactions and its reconciliation and Settlement process with aggregators, Merchants and Network Schemes like VISA, Master card and Rupay/NPCI team.
- Have deep understanding of product and regulatory norms to drive team for Acquiring operations within compliance
- Work with mapped branches and Zonal/Regional sales teams for disputes related to transactions and recovery of claims if any from them.
- Meet Merchants, understands needs, offer Online/Offline integrated solutions including demo and UAT testing.
- Complaint resolution from merchants and Customers
- Wel versed in all Aspects of charge back process and Arbitration process as per VISA /Master /Rupay schemes for both online and Off line merchants.

Name of Position	New Age Mobile Banking App Product Manager
-------------------------	---

- Define the vision, strategy and roadmap for banks's mobile app aligning with overall bank's digital strategy
- Prioritize features and improvements based on market trends, business goals and customer requirements.
- Focus on delivering a seamless, user-friendly experience that meets customer expectations.
- Coordinate with cross functional teams including developers, tech team and business teams to implement new features and services.
- Ensure compliance with regulatory requirements
- Use data analytics to monitor app performance, and identify areas for improvement and optimisation.
- Keep abreast of industry trends, competitive products and emerging technologies in mobile banking

Name of Position	UI/UX Specialist / Usability
-------------------------	-------------------------------------

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

Name of Position	Digital Lending Journey Specialists (Retail, MSME & Agri)
-------------------------	--

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

Name of Position	Business Manager (UPI)
-------------------------	-------------------------------

- To lead, execute, implement and deliver the new features functionalities on of UPI on mobile applications
- To drive the usage of UPI on mobile app across all platforms
- To understand the requirement shared by product teams.
- Have exposure on UPI payments
- Should know updated features of UPI and especially on the process and product implementation of UPI related items.
- Should have knowledge and worked on UPI use cases in banking industry
- Knowledge of end to end digital channels with 360 degree approach while implementing the requirements
- Understanding of Banking processes and end to end knowledge of banking inter linked systems.
- Reduction of redundant steps and increasing speed of execution on all online platforms.
- Understand the business requirements in detail provided by business products team
- Should have done end to end detailed analysis of business requirement document
- Sharp and innovative mind and the ability to think independently and apply technology and digitization for banking use cases
- Hands on solution architecting product implementation solution delivery preferred with Banks
- Ensuring that the project is delivered on time, meets business & technical requirements
- Orchestrate the work with IT and product to ensure deliveries and priorities are set and met.
- Lead and support the Business units through the implementation phase
- Should have worked on writing standard operating procedures for the project

Name of Position	Data Engineers
-------------------------	-----------------------

- Should be capable of implementing data pipelines with variety of data
- Identify valuable data sources and automate collection processes
- Undertake pre-processing of structured and unstructured data
- Undertake Data wrangling and cleaning
- Collaborate with all stakeholders of product development teams

- Identify valuable data sources and automate collection processes
- Analyse large amounts of information to discover trends and patterns
- Should have business expertise in:
 - Data landscape understanding
 - Solution conceptualisation
 - Understanding of business context
 - Business benefit estimation

Name of Position	Digital Fraud Prevention Specialist
-------------------------	--

- Knowledge of various digital products, process and technology
- Root cause analysis of frauds related to Digital Products.
- System Gap analysis
- Strengthening of Bank's EFRM rules.
- Interaction and Reporting to various stakeholders

Name of Position	Start Up Business Lead - Late Stage Startups/Fintech Engagements
-------------------------	---

- Building relationships with late stage startups and investors.
- Collaborate with internal departments to serve customised offerings for the specialized needs of startups.
- Scale-up and manage a team of relationship managers at the PAN India level.
- Own and manage the P&L for late stage startup banking business.
- Build strong relationships with late stage startups and grow wallet share.
- Identify partnership opportunity with startups working in BFSI space.
- Create visibility for the bank in the startup landscape

Name of Position	Testing Specialist
-------------------------	---------------------------

- Create detailed test strategies, use-cases and scenarios basis FRD and details given by business and technical analyst
- Ensure all design and development phases of product creation meet quality criteria through test planning, test execution, quality assurance and issue tracking
- Evaluate and ensure codes are as per standards and best practices
- Work closely with developers and analysts to prepare test plan and execution
- Plan and manage product, system and end-to-end testing on multiple environments. Maintain logs and documents for test outcomes
- Maintain and review Test results/reports, reports bugs and errors and provide inputs to developers
- Provide inputs for test iterations planning and support in RCA for issues during every stage of product design and development
- Conduct research and stay updated on new testing methodologies and tools in the industry
- Should be proficient in Testing methodologies, techniques with hands on experience in leading modules of at least 2 – 3 years experience
- Deep knowledge of test management tools along with previous experience of working with same

Name of Position	Testing Specialist for Digital Products
-------------------------	--

- Create detailed test strategies, use-cases and scenarios basis FRD and details given by business and technical analyst
- Ensure all design and development phases of product creation meet quality criteria through test planning, test execution, quality assurance and issue tracking
 - Evaluate and ensure codes are as per standards and best practices
 - Work closely with developers and analysts to prepare test plan and execution
 - Plan and manage product, system and end-to-end testing on multiple environments. Maintain logs and documents for test outcomes
 - Maintain and review Test results/reports, reports bugs and errors and provide inputs to developers
 - Provide inputs for test iterations planning and support in RCA for issues during every stage of product design and development
 - Conduct research and stay updated on new testing methodologies and tools in the industry
 - Should be proficient in Testing methodologies, techniques with hands on experience in leading modules of at least 2 – 3 years experience
 - Deep knowledge of test management tools along with previous experience of working with same

Name of Position	UPI Merchant Product Manager
-------------------------	-------------------------------------

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

Name of Position	Business Manager – Payment Aggregator
-------------------------	--

- Develop and implement strategies for payment aggregator solutions to maximize market share and revenue.
- Identify and pursue new business opportunities and partnerships to enhance payment aggregation capabilities.
- Oversee the full lifecycle of payment aggregator products, ensuring successful development, implementation, and optimization.
- Collaborate with product development teams to align solutions with market needs and technological advancements.
- Build and maintain strong relationships with stakeholders including merchants, payment processors, and technology providers.
- Serve as the primary contact for internal and external queries related to payment aggregation solutions.
- Conduct market research to stay informed about industry trends, competitor activities, and emerging technologies.
- Prepare and present performance reports on transaction volumes, revenue forecasts, and key metrics to senior management.
- Ensure compliance with relevant regulations, standards, and security protocols for payment aggregation solutions.
- Identify and mitigate risks associated with payment processing and aggregator operations.
- Lead and mentor a team dedicated to payment aggregation, fostering a collaborative and high-performance environment.
- Provide training and development opportunities to enhance team capabilities and performance.
- Strong understanding of payment aggregation technologies, digital payment trends, and regulatory requirements.
- Ability to analyse data, generate insights, and make informed, data-driven decisions.

Name of Position	Process Automation - RPA
-------------------------	---------------------------------

- Gathering best practices from industry / peer banks and arrange for adoption in Bank.
- Full understanding of the recon process of various digital products and industry best practices in reconciliation.

- Implementing a cost effective recon process through RPA tool for high volume
- Understanding in various system in place and devise strategy and action plan.
- Liaising with various stakeholders for enhancement and improving efficiency and overall performance of the product as well as team through RPA (Robotic Process Automation).

Name of Position	Project Manager
------------------	-----------------

- Handle the operational activity of Digital Products.
- Analyzing and understanding the market best practices for various digital products and devise strategy for implementation of same.
- Develop comprehensive project plans that align with the strategic goals of the digital banking department.
- Define project scope, objectives, and deliverables in collaboration with respective teams and stakeholders.
- Create and manage detailed project timelines, ensuring achievement of milestones.
- coordinate with cross functional teams including tech team and foster a collaborative and innovative environment.
- identify potential risk and mitigation strategies. Manage all issues promptly.
- Update Team lead on the progress of the projects.
- Ensure all project deliverables meet the quality standards.
- effectively manage relationships with vendors and service providers.
- Ensure project meets with all regulatory compliances and banks norms.

Name of Position	Business Manager (Debit Card)
------------------	-------------------------------

- Competitor benchmarking and evaluation of new product Leading the team.
- Assist Sales Head in developing new commercial products and solutions.
- Partner with key business users to provide application overviews (including new functionality), assess automation opportunities and/or provide system training as needed.
- Collaborate with internal technical teams to facilitate/test.
- Actively track product deployment across the sales verticals.
- Liaise with product team to develop and implement new go to market strategies
- Actively manage all sales MIS and roll out of incentive programs.
- Develop systems and processes to optimise all processes.
- Drive synergy initiatives within the bank.
- Ensure that all customer touch points are actively managed.
- Create effective business/technical requirements, analysis & documentation for assigned projects.
- Devise strategies and approaches to target the identified revenue pools and new business opportunities
- Deployment of API Banking including technology platform choices with their pros and cons.
- Define detailed value proposition to increase penetration of digital payments
- Identify customer segments and personas for the target revenue pools and the product segments.
- Define approaches to attract the target customer segments and personas.
- Define marketing strategies for the target customer segment and personas. The marketing strategies may have to be define by key product segments.
- Define comprehensive strategy for customer acquisition through digital channels aligned to Business Plan.

Name of Position	Digital Payment - International
------------------	---------------------------------

- Develop and execute global project plans for UPI service expansion and seamless RuPay integration aligned with the bank's objectives.
- Lead the execution, implementation, and enhancement of international UPI and RuPay payment solutions.
- Drive the adoption and usage of international UPI and RuPay payment systems across all platforms.
- Understand and gather requirements from product teams and other stakeholders, ensuring alignment with project goals.
- Stay updated on the latest developments and features of UPI and RuPay, focusing on international standards and practices.
- Leverage knowledge of UPI and RuPay use cases within the global banking and financial sectors.
- Address the needs, problems, requirements, and wishlists of key stakeholders, including customers, partners, leadership, and internal teams.
- Collaborate with the National Payments Corporation of India (NPCI) and NPCI International Payments Limited (NIPL) to enhance product offerings and meet requirements for extending digital products to international markets.
- Collaborate with leadership and cross-functional teams to define strategic direction and make tactical decisions for international projects.
- Deeply understand user needs and identify opportunities to enhance their international payment experience.
- Train and develop team members on promoting and selling international UPI and RuPay services.
- Develop and implement relationship management strategies to deepen customer engagement and cross-sell additional services.
- Devise strategies for UPI service positioning in international markets, implementing tailored marketing approaches for enhanced visibility and adoption.
- Ensure compliance with product and regulatory norms for international digital payment solutions, driving the team to meet business goals within compliance requirements.
- Expertise in forex, including FX conversion and settlement processes, as well as API integration.
- Expert knowledge of Foreign Inward and Foreign Outward remittances (FIR/FOR) and mechanisms for generating fee-based income.
- Foundational understanding of UPI and RuPay reconciliation mechanisms.
- Awareness of NPCI circulars related to UPI and RuPay

Name of Position	LSP - Partnership Manager
------------------	---------------------------

- Develops and executes an integrated Digital partnership approach to improves business and brand presence
- Establishes relationships with key decisions makers and influencers in the partner organizations
- Navigate internal & external stakeholders to run the partnership discussions including identifying the right opportunities, negotiation and closure
- Define the roadmap, execution plans and success measurement for various partnership opportunities
- Analyzes market trends to identify potential partners and impact on their business through collaboration with BOB
- Performs cost-benefit analysis for potential partnerships
- Addresses key concerns from potential partner organizations and presents solutions that are beneficial to both parties
- Builds trust and professional relationships with partners during the sales process to ensure successful deal closure
- Possesses deep subject matter expertise
- Possesses the ability to negotiate favorable terms and conditions with prospective partner organizations

Name of Position	API Product Manager
------------------	---------------------

- Responsible for growth and increment of revenue generated through API based product.
- Lead or assist in responding to API Platform enhancement requests / API pattern and recipe extensions.
- Monitoring API usage and load. Collecting and analysing usage statistics and reporting on the performance.

- Co-ordinate with respective teams to resolve technical or functional blockers reported by Business Vertical Heads or Tech and Infra Lead
- Track, monitor and publish progress against key delivery milestones
- Coordinate planning and prioritization across all business groups, technology, marketing, and other corporate
- Groups to ensure optimization of the organization's digital assets
- Lead API design driven by Business requirements
- Communicate risks, issues, challenges and status/progress of the project
- Effective communicator with demonstrated capability of developing consistent and compelling storyline
- Ability to demonstrate interpersonal and team building skills, establish and maintain effective working relationships with team members
- Ability to define problems, collect data, establish facts and draw valid conclusions
- Ability to articulate business requirements in a clear and concise fashion
- Solution oriented, analytical, pro-active and pragmatic with a focus on delivering high quality output

Name of Position	Business Manager (Internet Banking)
------------------	-------------------------------------

- To manage the end-to-end eBanking Business initiative with the stakeholders.
- Working closely with Business and operations stakeholders for requirement analysis for eBanking platform.
- Needs to be involved in the requirements gathering, writing of the business requirements and functional specifications.
- Analyse and provide recommendations to influence our product and marketing strategy
- Responsible for understanding and deriving insights from the data collected by the bank.
- Responsible for maintaining the data and for performing extensive analysis from data to derive actionable insights as per business requirements.
- Able to quantify the impact of proposed initiatives, identify causations and correlations and differentiate between them.
- Able to identify and build metrics and reports as and when required and automate these processes as expected.
- Challenge status quo and drive data-driven performance optimizations to improve campaign performance and user engagement.
- Benchmarking of the on-boarding process of the product and suggest improvements.
- Develop a framework to define campaigns inline with the overall marketing strategy and target customer segments.

Name of Position	Digital Marketing Specialist for Analytics Management Platforms
------------------	---

- Manage the overall functionalities of Analytics module i.e. Web & App analytics, Dashboard etc. of Martech stack.
- Monitor and troubleshoot platform issues with vendors or IT team
- Develop, maintain comprehensive dashboard for campaign performance reports & insights, Campaign ROI, other metrics.
- Develop & deliver customized, regular or ad-hoc reports for senior management
- Collaborate with all the stakeholders for marketing campaigns, executions of campaigns & performance reporting.
- Strong knowledge of common concerns like Security, Performance, Scalability, Availability etc
- Support the team for optimal delivery and drive engagement stakeholders.
- Conducts market research (internally and externally) with regards to productivity, collaboration, Marketing Automation solutions.
- Communicating effectively with external and internal stakeholders
- Any other work assigned by reporting authority

Name of Position	Digital Marketing Specialist for Campaign Management Platforms
------------------	--

- In-Depth knowledge of biddable platforms
- Experience in handling paid channels
- Strategize, execute, monitor and manage campaigns across multiple platforms such as Google AdWords, Google Shopping Ads, Amazon Ads, Flipkart Ads etc.
- Report on Key performance indicators and lead generation initiatives
- Analyze consumer behaviour and determine customer personas to facilitate lead generation.
- Driving App Installs in different customer segment using programmatic channels -Ensuring continuous improvement in CTRs and CPIs (Cost per installation)
- Craft effective pay per click text ads and continuous implement text ads- A/B testing
- Collaborate with marketing teams to test data -driven ways to optimize performance
- Ensure data led approach to all activity
- Produce valuable and engaging content for all channels that attract and convert the target groups
- Measure and report on the performance of lead generation campaigns, gain insight and assess against goals.
- Excellent written and verbal communications skills.
- Strong visual communicator with experience in stakeholder management

Name of Position	Digital Marketing Specialist for Personalization Management Platforms
------------------	---

- Manage the overall functionalities of Personalization module of Martech stack.
- Ensure seamless integration of Personalization module with Martech stack
- Collaborate with all the stakeholders for personalized campaigns & executions of campaigns.
- Complying with all the guidelines for all marketing automation activities from internal & regulatory perspective
- Strong knowledge of common concerns like Security, Performance, Scalability, Availability etc
- Must possess a broad knowledge of Banking, Financial, Data Management and IT systems.
- Support the team for optimal delivery and drive engagement with stakeholders.
- Conducts market research (internally and externally) with regards to productivity, collaboration, Marketing Automation solutions.
- Any other work assigned by reporting authority

Name of Position	Lead - Merchant acquiring (Offline)
------------------	-------------------------------------

- Implements Merchant engagement programs with a view to ensure top of mind recall for Merchants.
- Plan & implement promotions campaigns and build relationship such that the team delivers its targets.
- Track and achieve revenue/penetration and wallet share targets as stipulated by the management
- Achieve the Merchant Acquiring Sales and revenue targets agreed at the beginning of the year.
- Working upon Business Development and Revenue generation through Cross- Selling.
- Well versed with the business economics including MDR, VISA/MC/RuPay cost heads, subvention requirements and market rates and try to create an optimized portfolio.
- Responsible for the acquiring Offline Merchant through the direct / channel Partner.
- Acquires new Merchants through active referrals from self-generated leads.
- Co-ordinate with vendor and branches for the merchant on boarding Marketing and following up with branches/ROs on-boarding of merchants on POS/UPIQR/Sound Box.
- Any requirement with respect to modification/ enhancement/reconciliation of POS/UPI QR/Sound Box.
- Review of the progress made in merchant enrolment on weekly basis.

- Arriving at actions required based on the analysis made
- Follow up and renewal of the subvented merchants transacted expired and going to expire.
- Allocation of merchant on boarding target to zones/regions/branches and subsequent follow up, running campaigns, drives etc.
- MIS usages and monitoring of inactive/de-installation cases.
- Relate well to different types of customers and adapt his/her style to ensure that the customer is comfortable with the Bank.
- To have a clear Understanding of the KYC & AML guidelines of the Bank and define the sales process/strategy accordingly.
- Generate performance reports and identify gaps/opportunities.
- Market Analysis and Team Handling.
- Liaising with internal and external stakeholders.
- Familiarity with procedures, policies, products and services of merchant acquiring business.
- Focus on key acquiring segments, including Agriculture, NBFCs, Urban Local Bodies, Transport, Traffic Police, and transient payment systems.
- Provide various POS options such as GPRS POS, Android POS, Mobile POS, Pocket POS, Soft POS, Pocket POS, and biometric-enabled POS, tailored to merchant requirements.
- Ensure customized integration of POS systems with merchant's ERP applications, including a dashboard for real-time transaction monitoring.
- Develop and provide POS applications for merchants to monitor transactions in real-time.
- Implement & offer dashboard applications specifically designed for Urban Local Bodies and government institutions.
- Implement and manage the Aggregator model, Feet on Street (FOS) strategy, and BIN Sponsorship model.
- Deploy cloud-based POS solutions, enabling business owners and staff to access sales, inventory levels, and customer information globally with minimal hardware investment.

Department – Receivables Management

Name of Position	Zonal Receivables Manager
1. Risk and Portfolio Management	To Monitor and achieve risk targets and Benchmark.
	To manage loss and provisioning budgets
	To maintain collection tracker zone wise.
	Monitoring Goals/Targets.
	To ensure all assigned tasks are performed/completed within specified Time Period. (TAT)
2. People Management	Effectively managing delinquent and NPA accounts.
	Develop comprehensive leadership skill and propel to collections team.
	Train and impart functional training skill
	Focus on performance objectives and give periodic performance feedback.
	Displays sound professional behaviour and integrity in dealing with people both within and outside.
	Sets positive example and provides clear, specific performance feedback by effectively coaching and mentoring staff.
	Guides staff members through new tasks and activities.
	Ability to understand requirements of the field team in terms of MIS, Collection related support, like coordinating with central team for faster delivery of requirements.
Ability to work within TAT and patience is a must. Proactively supporting collections field staff and meeting their requirements.	
3. Process Management , RIC and Audit	To have review meets with NRM/RRMs/ARM's to understand the current status of monthly given targets set by the management.
	Ensure strict adherence to laid down collection processes.
	To support implement all process and closely monitor the implementation.
	To ensure all Audit compliances are met and timely feedback is given to concern team.
	To set monthly targets to achieve desired results by planning proper schemes, incentives to team.
	Coordinating with Sales, Business, and Credit Heads for better resolution and recovery planning.
	Agency, client visits on regular basis.
	To identify and highlight fraud cases if arises to NRM/Concern higher authority to take correct and right action against the same.
	Portfolio management-minimize flow, maximum recoveries (streamline process of collections).Drive product specific target.
	Team building- Setting middle level strategies
Customer support, performance management, agency management.	
Compliance and process flow to be adhered.	
As and when the process starts Repossession and Settlement process to be followed as per the SOP.	
4. Recruitment , Training and Development of team (On rolls, off rolls and outsourced)	Recruitment of staff with collection back ground, Training and development to the staff through Baroda Gurukul team. Training to outsourced agencies and the FOS about bank process, ensure code of conduct is being followed by all agencies and outsourced agencies as well.
5. Cross Functional Relationship	To provide support to business to grow as per plans by giving timely feedback on market on policies related to Risk. To give and seek timely feedback affecting the business profitability.Ensure there is healthy communication between Zones, Region, CREMON, sales and other function of the Bank.
Name of Position	Regional Receivables Manager
1. Risk and Portfolio Management	To Monitor and achieve risk targets and Benchmark.
	To manage loss and provisioning budgets
	To Manage costs.
2. People Management	Develop comprehensive leadership skill and propel to collections team.
	Train and impart functional training skill
	Focus on performance objectives and give periodic performance feedback.
	Need to focus on counselling the team and keeping them motivated

3. Process Management , RIC and Audit	Ensure strict adherence to laid down collection processes.
	To support implement all process and closely monitor the implementation.
	To ensure all Audit compliances are met and timely feedback is given to concern team.
	Weed out noncompliance from the system.
4. Recruitment , Training and Development of team (On rolls, off rolls and outsourced)	Retention and motivating team to get desired results. Training on products/ technology for better efficiencies. Adherences to Bank's code of conduct and collection code of conduct. Training to outsourced agencies, giving timely feedback on their performances. Ensure all code of conduct is being followed by all agencies and outsourced agencies as well.
5. Cross Functional Relationship	Ensure there is healthy communication between branches, CREMON, sales and other functions of the Bank.
Name of Position	Area Receivables Manager
1. Risk and Portfolio Management	Bucket wise targets to be achieved.
	Optimum collection efficiency with minimal costs. Take support from strategy and telecalling support functions in the vertical.
	To manage and ensure NCL within budgeted numbers. To manage of strategic relationship.
2. People Management	Develop good leadership skill and propel the collection team
	Train and impart functional training skill
	Focus on performance deliverables and give periodic performance feedback.
3. Process Management , RIC and Audit	Ensure strict implementation of laid down collection processes
	To ensure 100% compliances on all processes
	To ensure all RIC and Audit reports are satisfactorily reverted back with timely responses.
	Their suggestion are taken up for further improvement in process control.
	To Ensure all queries/issues/complaints to be resolved and to be taken care within the TAT.
4. Recruitment , Training and Development of team (On rolls, off rolls and outsourced)	To make sure all payments claimed by agencies, clients, vendors to be submitted and paid within time/fixed TAT.
	Training and development of team.
	Ensure adherences to Bank code of conduct and collection code of conduct.
	Recruitment of outsourced agencies, their training, giving timely feedback on their performances.
	Ensure all code of conduct is being followed by all agencies and outsourced agencies.
5. Cross Functional Relationship	Ensure there is healthy communication between Region, branches, CREMON and other functions.
Name of Position	Compliance Manager
1. Regulatory Compliance:	Ensure adherence to RBI guidelines, banking regulations, debt collection laws, and other applicable regulations.
	Monitor and update policies to ensure compliance with current regulations.
	Conduct regular audits of debt collection processes.
	Ensure proper documentation for compliance with legal standards.
2. Risk Management:	Identify risks in debt collection processes and recommend mitigation strategies.
	Conduct internal investigations in case of non-compliance or fraudulent activities.
	Develop risk assessment models for evaluating collection strategies.
3. Reporting and Monitoring:	Prepare compliance reports for senior management and regulatory authorities.
	Monitor trends in debt collection to ensure fairness and transparency.
	Provide feedback to internal teams on compliance improvements.
4. Training and Development:	Develop training programs on regulatory updates and compliance practices.
	Ensure staff is well-trained on compliance procedures and ethical standards.
5. Customer Grievance Handling:	Establish an efficient grievance redressal mechanism for customer complaints related to collections.
6. Ethics and Fair Practices:	Ensure alignment with fair debt collection principles.
	Oversee adherence to customer protection norms, avoiding harassment.
7. Internal Collaboration:	Collaborate with Legal, Risk, and Operations teams to align collection practices with compliance.
	Liaise with regulatory bodies during audits or inspections.
Name of Position	Complaint Manager
1. Complaint Resolution:	Oversee and manage the end-to-end process of customer complaints, ensuring timely investigation, resolution, and follow-up.
	Collaborate with various departments to gather information and provide solutions to customer issues.
	Ensure all complaints are resolved in compliance with regulatory guidelines and internal policies.
2. Customer Interaction:	Act as the main point of contact for escalated complaints and sensitive issues.
	Maintain professional communication with customers and stake holders throughout the resolution process.
	Provide information with clear explanations of outcomes, addressing concerns, and enhancing the overall banking experience.
3. Process Improvement:	Analyze complaint trends to identify areas of improvement.
	Work closely with the Collections team, central complaints department and implement corrective measures.
	Recommend and initiate changes to procedures and SOPs to enhance customer satisfaction.
4. Regulatory Compliance:	Ensure all complaint-handling procedures adhere to relevant banking regulations (e.g., RBI guidelines).
	Maintain accurate records of complaints and resolutions for audit and compliance purposes.
	Stay updated on regulatory changes and ensure the team is informed of new requirements.
5. Reporting & Analysis:	Prepare regular reports on complaint volumes, trends, resolution times, and customer satisfaction scores.
	Present findings to senior management and provide recommendations for further improvements.
	Ensure feedback loops are established for recurring issues to prevent future complaints.
	Present findings to senior management and provide recommendations for further improvements.
Name of Position	Strategy Senior Manager

1. Strategy Development:	Design and implement short-term and long-term debt collection strategies aimed at improving collection rates across different portfolios.
	Analyze customer segmentation to create tailored approaches for diverse customer categories.
	Develop risk-based collection strategies that balance collection with customer retention and regulatory compliance.
	Introduce innovative tools, techniques, and systems to enhance collection efficiency.
2. Portfolio Management:	Monitor the performance of the debt collection portfolio, including key metrics such as delinquency rates, collection efficiency rates, and operational efficiency.
	Collaborate with risk management, credit, and product teams to assess the quality of the portfolio and adjust collection strategies accordingly.
	Identify and recommend improvements for managing high-risk accounts, ensuring effective early intervention and collection processes.
3. Data Analysis and Reporting:	Conduct in-depth analysis of collection data to identify trends, areas of risk, and opportunities for improvement.
	Regularly track and report on collection performance against key performance indicators (KPIs) such as collection efficiency rates, loss reduction, and customer satisfaction.
	Provide strategic insights and recommendations to senior management based on data-driven analysis.
4. Regulatory Compliance:	Ensure that all debt collection strategies comply with relevant banking regulations, consumer protection laws, and internal policies.
	Stay updated on changes in legal and regulatory environments related to debt collection (e.g., RBI guidelines).
	Ensure the implementation of ethical collection practices and that all collection agents follow fair and transparent processes.
5. Vendor & Stakeholder Management:	Work closely with external vendors to ensure effective third-party collection strategies.
	Manage relationships with key internal stakeholders (e.g., risk, compliance, customer service) to drive cohesive collection efforts.
	Negotiate with third-party vendors for cost-effective and results-driven debt collection partnerships.
6. Technology and Automation:	Drive the adoption of technology solutions to automate and streamline the debt collection process, including predictive analytics, customer profiling, and automated communication systems.
	Collaborate with IT and analytics teams to ensure the implementation of tools that enhance recovery efforts.

Name of Position	Strategy Manager
-------------------------	-------------------------

1. Strategy Development:	Design and implement short-term and long-term debt collection strategies aimed at improving collection rates across different portfolios.
	Analyze customer segmentation to create tailored approaches for diverse customer categories.
	Develop risk-based collection strategies that balance collection with customer retention and regulatory compliance.
	Introduce innovative tools, techniques, and systems to enhance collection efficiency.
2. Portfolio Management:	Monitor the performance of the debt collection portfolio, including key metrics such as delinquency rates, collection efficiency rates, and operational efficiency.
	Collaborate with risk management, credit, and product teams to assess the quality of the portfolio and adjust collection strategies accordingly.
	Identify and recommend improvements for managing high-risk accounts, ensuring effective early intervention and collection processes.
3. Data Analysis and Reporting:	Conduct in-depth analysis of collection data to identify trends, areas of risk, and opportunities for improvement.
	Regularly track and report on collection performance against key performance indicators (KPIs) such as collection efficiency rates, loss reduction, and customer satisfaction.
	Provide strategic insights and recommendations to senior management based on data-driven analysis.
4. Regulatory Compliance:	Ensure that all debt collection strategies comply with relevant banking regulations, consumer protection laws, and internal policies.
	Stay updated on changes in legal and regulatory environments related to debt collection (e.g., RBI guidelines).
	Ensure the implementation of ethical collection practices and that all collection agents follow fair and transparent processes.
5. Vendor & Stakeholder Management:	Work closely with external vendors to ensure effective third-party collection strategies.
	Manage relationships with key internal stakeholders (e.g., risk, compliance, customer service) to drive cohesive collection efforts.
	Negotiate with third-party vendors for cost-effective and results-driven debt collection partnerships.
6. Technology and Automation:	Drive the adoption of technology solutions to automate and streamline the debt collection process, including predictive analytics, customer profiling, and automated communication systems.
	Collaborate with IT and analytics teams to ensure the implementation of tools that enhance recovery efforts.

Name of Position	Process Senior Manager
-------------------------	-------------------------------

1. Process Design & Optimization:	Develop, document, and implement standard operating procedures (SOPs) for debt collection processes to ensure consistency and efficiency.
	Continuously review and analyze current debt collection processes to identify bottlenecks, inefficiencies, and areas for improvement.
	Collaborate with cross-functional teams to redesign processes and ensure seamless integration with other departments (e.g., risk, compliance, IT).
2. Performance Monitoring & Reporting:	Establish and monitor key performance indicators (KPIs) to measure the effectiveness of debt collection processes.
	Analyze performance data to identify trends, assess the efficiency of processes, and provide actionable insights to improve collection rates.
	Prepare and present reports to senior management on process performance, areas for improvement, and implementation of new initiatives.
3. Regulatory Compliance:	Ensure that all debt collection processes comply with relevant banking regulations (e.g., RBI guidelines) and internal policies.
	Regularly review and update processes to remain aligned with regulatory changes, ensuring legal and ethical standards are met.
	Work closely with compliance and legal teams to ensure all collection practices are fair and transparent.
4. Process Improvement Initiative:	Lead process improvement projects using methodologies such as Lean, Six Sigma, or other continuous improvement frameworks.
	Introduce technology-driven solutions to automate and streamline debt collection processes.
	Identify opportunities to reduce operational costs while maintaining or improving collection performance.
5. Vendor Management:	Coordinate with external collection vendors to ensure alignment with internal processes and standards.
	Monitor vendor performance, ensuring compliance with SLAs and adherence to approved debt collection practices.

	Implement process controls to ensure vendor activities are efficiently integrated into the overall collection strategy.
6. Risk Management:	Identify and mitigate risks related to debt collection processes, including operational, reputational, and compliance risks. Develop contingency plans for high-risk scenarios and ensure all processes are equipped to handle fluctuations in debt portfolios or external market changes.
Name of Position	Process Manager
1. Process Design & Optimization:	Develop, document, and implement standard operating procedures (SOPs) for debt collection processes to ensure consistency and efficiency. Continuously review and analyze current debt collection processes to identify bottlenecks, inefficiencies, and areas for improvement. Collaborate with cross-functional teams to redesign processes and ensure seamless integration with other departments (e.g., risk, compliance, IT).
2. Performance Monitoring & Reporting:	Establish and monitor key performance indicators (KPIs) to measure the effectiveness of debt collection processes. Analyze performance data to identify trends, assess the efficiency of processes, and provide actionable insights to improve collection rates. Prepare and present reports to senior management on process performance, areas for improvement, and implementation of new initiatives.
3. Regulatory Compliance:	Ensure that all debt collection processes comply with relevant banking regulations (e.g., RBI guidelines) and internal policies Regularly review and update processes to remain aligned with regulatory changes, ensuring legal and ethical standards are met. Work closely with compliance and legal teams to ensure all collection practices are fair and transparent.
4. Process Improvement Initiative:	Lead process improvement projects using methodologies such as Lean, Six Sigma, or other continuous improvement frameworks. Introduce technology-driven solutions to automate and streamline debt collection processes. Identify opportunities to reduce operational costs while maintaining or improving collection performance.
5. Vendor Management:	Coordinate with external collection vendors to ensure alignment with internal processes and standards Monitor vendor performance, ensuring compliance with SLAs and adherence to approved debt collection practices. Implement process controls to ensure vendor activities are efficiently integrated into the overall collection strategy.
6. Risk Management:	Identify and mitigate risks related to debt collection processes, including operational, reputational, and compliance risks. Develop contingency plans for high-risk scenarios and ensure all processes are equipped to handle fluctuations in debt portfolios or external market changes.
7. Stakeholder Collaboration:	Work closely with key stakeholders, including risk, finance, IT, legal, and compliance teams, to ensure that processes align with overall business goals. Coordinate with the MIS team to ensure accurate reporting and data-driven decision-making for process improvements. Implement process controls to ensure vendor activities are efficiently integrated into the overall collection strategy.
6. Risk Management:	Identify and mitigate risks related to debt collection processes, including operational, reputational, and compliance risks. Develop contingency plans for high-risk scenarios and ensure all processes are equipped to handle fluctuations in debt portfolios or external market changes.
Name of Position	Vendor Manager
1. Regulatory Compliance:	Ensure adherence to RBI guidelines, banking regulations, debt collection laws, and other applicable regulations. Monitor and update policies to ensure compliance with current regulations. Conduct regular audits of debt collection vendor & processes. Ensure proper documentation for compliance with legal standards of each vendor.
2. Risk Management:	Identify risks in vendor collection processes and recommend mitigation strategies to vendor management. Conduct internal investigations in case of non-compliance or fraudulent activities of vendor & FOS.
3. Reporting and Monitoring:	Prepare Vendor visit & compliance reports for senior management and regulatory authorities. Monitor Vendor performance in debt collection to ensure improvement in it. Provide feedback to internal teams on compliance improvements.
4. Training and Development:	Develop training programs on regulatory updates and Vendor & FOS. Ensure Vendor FOS staff is well-trained on compliance procedures and ethical standards.
5. Customer Grievance Handling:	Establish an efficient grievance redressal mechanism for customer complaints related to collections.
6. Ethics and Fair Practices:	Ensure alignment with fair debt collection principles. Oversee adherence to customer protection norms, avoiding harassment.
7. Internal Collaboration:	Collaborate with Legal, Risk, and Operations teams to align collection practices with compliance. Liaise with regulatory bodies during audits or inspections.
Name of Position	MIS Manager
1. MIS Development & Management:	Design, implement, and maintain the MIS for debt collection to track key performance indicators (KPIs) such as collection rates, delinquency rates, and collection efficiency. Ensure the accuracy and timeliness of data input into the system, facilitating accurate reporting and decision-making. Collaborate with IT and the debt collection team to upgrade and optimize MIS tools for enhanced reporting and analysis.
2. Database Management:	Oversee the management of the debt collection database, ensuring data is regularly updated, accurate, and properly secured. Ensure the database is structured efficiently to support the retrieval of data for operational and strategic decision-making. Monitor database performance and troubleshoot issues to ensure continuous availability and functionality.
3. Data Analysis & Reporting:	Analyze debt collection data to identify trends, assess portfolio performance, and provide actionable insights to improve collection strategies. Generate and distribute regular MIS reports to senior management, detailing performance metrics, risk analysis, and key trends. Provide ad-hoc reports and analysis as needed to support business objectives.
4. Compliance & Data Security:	Ensure that all MIS and database activities comply with regulatory requirements, including Reserve Bank of India (RBI) guidelines and data privacy laws. Implement and maintain strict security protocols to protect sensitive customer information and ensure compliance with internal policies.

	Ensure the proper archiving and backup of debt collection data.
5. Compliance and Risk Management:	Ensure that all MIS and database activities comply with regulatory requirements, including Reserve Bank of India (RBI) guidelines and data privacy laws.
	Implement and maintain strict security protocols to protect sensitive customer information and ensure compliance with internal policies.
	Ensure the proper archiving and backup of debt collection data.
6. Collaboration & Support:	Work closely with the debt collection field team and various channel partners.
	Coordinate with external vendors and IT teams to resolve any technical issues related to the MIS or database systems.
	Support the debt collection team by providing insights and recommendations based on data analysis to improve recovery rates and operational efficiency.
7. Process Improvement:	Continuously evaluate the MIS and database systems to identify areas for improvement, automation, and efficiency.
	Implement new technologies and solutions to enhance data management, reporting, and collection processes.
	Stay updated on the latest trends and developments in MIS and database management in the banking sector.
Name of Position	Floor Manager
1. Team Management:	Lead, drive target achievement, provide training, ensure compliance of banks and regulatory guidelines.
2. Debt Collection	Oversee strategies, monitor reports, implement corrective measures.
3. Performance	Prepare reports, set KPIs, monitor productivity.
4. Customer Interaction:	Handle escalations, resolve disputes, ensure satisfaction.
5. Compliance:	Ensure RBI compliance, maintain audit documentation.
Operational Efficiency:	Optimize call operations, work with IT for system functionality.
Reporting:	Generate and present performance reports.
Stakeholder Management:	Coordinate with internal and external teams, represent the department

Department- Information Technology

Name of Position	Senior Cloud Engineer
	Design, implement and manage secure, scalable, and reliable cloud infrastructure environments.
	Propose and implement cloud infrastructure. Transformation to modern technologies and methods used to run micro services application architectures.
	Building, troubleshooting, and optimizing container-based cloud infrastructure.
	Ensure operational readiness for launching secure and scalable workloads into public and hybrid cloud environments.
	Validate existing infrastructure security, performance and availability and make recommendations for improvements and optimization.
	Ensure Backups, resilience, and business continuity.
	Implement infrastructure best practices.
Name of Position	Senior AI Engineer (AI/GenAI/NLP/ML)
	Design and develop AI-based applications and systems that improve performance and efficiency.
	Develop and Maintain AI strategies
	Implement AI solutions that integrate with existing business systems to enhance functionality and user interaction.
	End to End AI Model development
	Develop machine learning models and AI solutions
	Collaborate with cross-functional teams to identify business requirements and develop solutions that meet those needs.
	Ensure the quality and accuracy of AI models by testing and validating
	Work on bug fixing and improving application performance
	Ensure the performance, quality, and responsiveness of applications/ models
	Work closely on the deadlines of the project
	Collaborate with data scientists and other engineers to integrate AI with existing systems
	Stay updated with the latest advancements in AI/ML technologies and contribute to the development and improvement of AI frameworks and libraries.
	Experience in using container orchestration platforms such as Kubernetes to deploy and manage machine learning models in production environments.
	Hands-on experience in developing and deploying large language models (LLMs) in production environments, with a good understanding of distributed systems, microservice architecture, and REST APIs.
Name of Position	Senior UI/ UX Designer
	Study industry best-practices in UI/UX design to stay up to date on emerging trends & technologies.
	Understand customer facing business processes to envision user journeys.
	Work with business teams to understand business objective, identify regulatory constraints and align business KPIs to be impacted by the envisioned journey.
	Conduct user research to understand user behavior, needs and motivation.
	Design wireframe and communicate your idea to the business leads.
	Identify up-stream and down-stream dependencies for the product rollout.
	Design prototype for multiple channels and demonstrate to the business and customer experience leads.
	Develop pen and paper prototypes as well as advanced prototyping tools.
	Identify drop-offs in the envisioned journey, work with business teams to revamp the journey.
	Work with UI/UX team to deliver the product.
	Estimate efforts for building prototypes and track the delivery.
	Coordinate with product managers to escalate issues to ensure timely delivery.
	Designing Wireframe websites and mobile apps.
	Work closely with programming team to collate content during development website/mobile apps.
	Ensure the feasibility of UI/UX designs and subsequently build the required changes.
	Determine information architecture and create sitemaps for websites & mobile apps.
	Identify areas for improvement, including content inventories and audits.

Ensure high quality graphic standards and brand consistency.

Name of Position **UI/UX Designer**

Study industry best-practices in UI/UX design to stay up to date on emerging trends & technologies.

Understand customer facing business processes to envision user journeys.

Work with business teams to understand business objective, identify regulatory constraints and align business KPIs to be impacted by the envisioned journey.

Conduct user research to understand user behavior, needs and motivation.

Design wireframe and communicate your idea to the business leads.

Identify up-stream and down-stream dependencies for the product rollout.

Design prototype for multiple channels and demonstrate to the business and customer experience leads.

Develop pen and paper prototypes as well as advanced prototyping tools.

Identify drop-offs in the envisioned journey, work with business teams to revamp the journey.

Work with UI/UX team to deliver the product.

Estimate efforts for building prototypes and track the delivery.

Coordinate with product managers to escalate issues to ensure timely delivery.

Designing Wireframe websites and mobile apps.

Work closely with programming team to collate content during development website/mobile apps.

Ensure the feasibility of UI/UX designs and subsequently build the required changes.

Determine information architecture and create sitemaps for websites & mobile apps.

Identify areas for improvement, including content inventories and audits.

Ensure high quality graphic standards and brand consistency.

Name of Position **Application Architect**

Design and validate application architecture design and other technology architecture

Estimate design efforts, define detailed schedules, evaluate technologies, develop prototypes, architect design.

Change application Architecture as per business need and Technology changes.

Understand and apply architect principles, processes, their standards and guidelines.

Understand, document, and monitor application layering dependencies (User-Interface, Deployment, Public Interface, Application Domain, Application Infrastructure, Technical Frameworks, and Platforms) and application component dependencies.

Document and maintain context diagrams, functional architectures, data architecture, and messaging architecture diagrams and descriptions.

Understand and monitor impacts to and dependencies between existing technical and network environments.

Define and direct proof-of-concept tasks for proposed architectural interactions.

Define, plan, propose, and select enabling technologies to support packaged or custom applications.

Prepare approach papers listing technology options, risks, and impacts of various architectural options for application.

Define data dependencies within, between, and among various applications and application components.

Define and direct coordination among database instances between, and across, various applications and application components.

Document and maintain technical architecture, network architecture, application architecture, and technical application architecture diagrams and descriptions, including releases and versions of software.

Ensure that architectural components optimally address business requirements.

Lead / Participate in technical and infrastructure requirements engineering initiatives.

Coordinate with other architects, project managers, and team leads to ensure the development matches the system model.

Define architecture risk mitigation plans.

Monitor emerging technologies and technical releases from product vendors to evaluate applicability toward current efforts.

Name of Position **Enterprise Architect**

Set up technical standards and governance structure for the enterprise.

Assist business strategy and accordingly drive technology strategy from an architecture perspective.

To provide technology architecture expertise and guidance across multiple business divisions & technology domains.

Setting up technical standards, formulation of Enterprise Architecture (EA) Governance Framework.

Driving technology strategy from an architecture perspective, across a portfolio of applications in the Bank, for resource optimization and Risk mitigation.

Translating business requirements into specific system, application or process designs, including working with business personnel and executives to identify functional requirements.

Define/ maintain Target Architectures in Roadmaps.

Lead and/or assist efforts to scope and architect major change programs, leading strategic options analysis & proposing end-to-end solutions & highlighting trade-offs.

Review ongoing designs of major programs to identify strategic opportunities and resolve design issues during delivery.

Identify key technology enablers to optimize IT investment.

Develop highly complex solutions that exemplifies quality optimization regarding reliability, availability, scalability, manageability, flexibility, usability/ reusability and high performance.

Deliver Architecture solutions in a Banking environment at the highest-level technical expertise.

Lead other IT Architects to provide effective consulting/ solutions on complex projects.

Lead multifunctional teams in successful application of methodologies and architecture modelling tool

Name of Position **Technology Architect**

Assist the development of the overall technology strategy with critical focus on enterprise and platform architecture.

Responsible for the design of systems and interfaces both internal and external.

Identifying and integrating overall integration points in context of a project as well as other applications in the environment.

Defining guidelines and benchmarks for non-functional requirement considerations during project implementation.

Reviewing architecture and design on various aspects like extensibility, scalability, security, design patterns, user experience, non-functional requirements, etc., against a predefined checklist and ensure that all relevant best practices are followed.

Providing a solution to any issue that is raised during code/design review and justifying the decision taken.

Possessing/acquiring strong troubleshooting skills and being interested in performing troubleshooting of issues in different disparate technologies and environments.

Understanding and relating technology integration scenarios and applying these learnings in complex troubleshooting scenarios Assist the development of the overall technology strategy with critical focus on enterprise and platform architecture.

Responsible for the design of systems and interfaces both internal and external.

Identifying and integrating overall integration points in context of a project as well as other applications in the environment.

Defining guidelines and benchmarks for non-functional requirement considerations during project implementation.

Reviewing architecture and design on various aspects like extensibility, scalability, security, design patterns, user experience, non-functional requirements, etc., against a predefined checklist and ensure that all relevant best practices are followed.

Providing a solution to any issue that is raised during code/design review and justifying the decision taken.

Possessing/acquiring strong troubleshooting skills and being interested in performing troubleshooting of issues in different disparate technologies and environments.

Understanding and relating technology integration scenarios and applying these learnings in complex troubleshooting scenarios.

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

Designing, articulating and implementing architectural scalability.

Work in close collaboration with application architect to ensure optimal infrastructure design.

Draw a long-term enterprise level IT Infrastructure Plan.

Ensure that availability requirement is met in the design.

Validate all Infrastructure Changes and obtain necessary approvals from competent authority.

Interact with IT Partners, Consultants and internal stakeholders.

Evaluate infra technology and industry trends, identify prospective impact on business.

Participate to develop and manage ongoing enterprise architecture governance structure on basis of business & IT strategies.

Promote organization architecture process and results to business and IT Departments.

Lead and direct to prepare governing principles to guide decision making Equivalent to infrastructure architecture.

Draw implementation plan for infrastructure architecture on basis of IT strategies and business requirements.

Ensure optimal governance structure and comply with activities related to infrastructure architecture adherence.

Enforce infrastructure architecture execution as well as ongoing refinement tasks.

Selection and evaluation of infrastructure architecture standards commensurate with other stakeholders.

Consult project teams to fit infrastructure architecture assignments and identify need to modify infrastructure architecture to attain project requirements.

Identify need to change technical architecture to incorporate infrastructure needs.

Identify requirements for infrastructures and resources to support infrastructure architecture.

Ensure documentation of entire architecture design and evaluation work.

Develop & execute education plan for infrastructure architecture.

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

Collaborate on the successful integration of hardware, software and Internet resources.

Strong experience in Middleware and Infrastructure management.

Assist in planning and implementing a variety of technological opportunities.

Assist in the creation, maintenance, and integration of technology plans.

Ability to lead teams to successful end results.

Strategic planning and continuous improvement mindset, relevant to technology processes and systems.

Assess technology skill levels of co-workers and customers.

Department – Corporate & Institutional Credit

Name of Position - Underwriting Specialists- Infra

- Analysing Industry and business risk based on Industry outlook
- Managing team to achieve business goal of the bank
- Co-ordinating activities of the department, workflow monitoring, process improvement and reporting to management.
- Supporting in canvassing New to Bank Corporate Borrowers.
- Supporting RM's in Cross Selling of Ancillary Business
- Monitoring of Corporate Accounts
- Ensuring Compliances of Bank's/ other policies

Name of Position - Underwriting Specialists-Heavy Industries

- Analysing Industry and business risk based on Industry outlook
- Managing team to achieve business goal of the bank
- Co-ordinating activities of the department, workflow monitoring, process improvement and reporting to management.
- Supporting in canvassing New to Bank Corporate Borrowers.
- Supporting RM's in Cross Selling of Ancillary Business
- Monitoring of Corporate Accounts
- Ensuring Compliances of Bank's/ other policies

Name of Position - Underwriting Specialists-Real Estate

- Analysing Industry and business risk based on Industry outlook
- Managing team to achieve business goal of the bank
- Co-ordinating activities of the department, workflow monitoring, process improvement and reporting to management.
- Supporting in canvassing New to Bank Corporate Borrowers.
- Supporting RM's in Cross Selling of Ancillary Business
- Monitoring of Corporate Accounts
- Ensuring Compliances of Bank's/ other policies

Name of Position - Underwriting Specialists- Power

- Analysing Industry and business risk based on Industry outlook
- Managing team to achieve business goal of the bank
- Co-ordinating activities of the department, workflow monitoring, process improvement and reporting to management.
- Supporting in canvassing New to Bank Corporate Borrowers.
- Supporting RM's in Cross Selling of Ancillary Business
- Monitoring of Corporate Accounts
- Ensuring Compliances of Bank's/ other policies

Name of Position - Product Sales Manager (PSM)- Transaction Banking

- Selling Trade, Forex and Cash management products of the bank
- Liaisoning with Relationship team to promote TBG products
- Managing Client relationships for Transaction Banking
- Generating Fee income and CASA balances
- Addressing transaction banking sales support

Name of Position - Senior- Product Sales Manager (SPSM)- Transaction Banking

- Selling Trade, Forex and Cash management products of the bank
- Liaisoning with Relationship team to promote TBG products
- Managing Client relationships for Transaction Banking
- Generating Fee income and CASA balances
- Handling the team of PSMs to manage clients

Name of Position - Head- Product Sales - Transaction Banking

- Selling Trade, Forex and Cash management products of the bank
- Liaisoning with Relationship team to promote TBG products
- Managing Client relationships for Transaction Banking
- Generating Fee income and CASA balances
- Handling the team of PSMs to manage clients
- Identifying strategic alliances
- Developing sales strategies for Selling TBG products
- Managing and driving PSMs and Senior PSMs

Name of Position - Head- Market Intelligence Unit

- Manage Market Intelligence
- Finding innovative ways to acquire market intelligence
- Review and summarize industry reports
- Evaluate relevant market information and providing competitive insights to management

Name of Position - Product Manager- Corporate Banking

- Analyzing customer needs, market trends and offerings in the industry
- Collaborating with various cross functional teams involved for launching of new products
- Implementing strategies to expand existing products and services
- Manage the launch of campaigns for popularizing the product.
- Ensuring compliance of bank and regulatory compliance

Name of Position - Product Head- Corporate Banking

- Analyzing customer needs, market trends and offerings in the industry
- Collaborating with various cross functional teams involved for launching of new products
- Implementing strategies to expand existing products and services
- Manage the launch of campaigns for popularizing the product.
- Ensuring compliance of bank and regulatory compliance

Name of Position - Relationship Manager- MNC

- 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.

Name of Position - Relationship Manager- Real Estate

- 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.

Name of Position - Relationship Manager- Conglomerate

- 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.

Name of Position - Relationship Manager- Credit Lite

- 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.

Name of Position - Senior Relationship Manager- MNC

- 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.

Name of Position - Senior Relationship Manager- Real Estate

- 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.

Name of Position - Senior Relationship Manager- Conglomerate

- 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.

Name of Position - Senior Relationship Manager- Credit Lite

- 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.

Name of Position - Relationship Manager- Corporate Banking

- 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.

Name of Position - Senior Relationship Manager- Corporate Banking

- 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.

Name of Position - Assistant Vice President - MNC

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

Name of Position - Deputy Vice President - MNC

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

Name of Position - Assitant Vice President - Real Estate

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

Name of Position - Deputy Vice President - Real Estate

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

Name of Position - Assitant Vice President - Conglomerate

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

Name of Position - Deputy Vice President - Conglomerate

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

Name of Position - Assitant Vice President - Credit Lite

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

Name of Position - Deputy Vice President - Credit Lite

- Evaluation risk factors and identifying suitable mitigates
- Hands on experience on Credit appraisal/ Report writing/
- Ability to multitask
- Timely review and monitoring of accounts
- Handling various audit observations

ANNEXURE II

GUIDELINES FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & OTHER DOCUMENTS

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

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

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

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

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

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

(i) Photograph Image :-

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

(ii) Signature Imaging :-

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

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

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

8. While filling in the Online Application Form, the candidate will be provided with a link to upload his photograph and signature.

PROCEDURE FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & DOCUMENTS :-

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

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

Note :-

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

ANNEXURES - FORMS

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

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

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

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

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

.....2

:: 2 ::

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

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

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

Signature _____

Designation _____

Place:

[With seal of Office]

Date :

State/Union Territory

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

* Please delete the words which are not applicable.

Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

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

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

-- -- --

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

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

Dated : _____ District Magistrate

Deputy Commissioner etc.

Seal

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

** - As amended from time to time.

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

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

FORM-I

Disability Certificate

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

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri

_____ Date of Birth (DD / MM / YY) _____

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

No. _____ Ward/Village/Street _____ Post Office

_____ District _____ State _____, whose photograph is affixed above,

and am satisfied that :

(A) he/she is a case of :

- Iocomotor disability
- Blindness

(Please tick as applicable)

(B) The diagnosis in his/her case is _____

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

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

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

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

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

Certificate No. :

Date :

This is to certify that we have carefully examined

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

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

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

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

In figures :- _____ percent

In words :- _____ percent

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

3. Reassessment of disability is :

(i) not necessary,

Or

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

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

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

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

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

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

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

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri

_____ Date of Birth (DD / MM / YY) _____

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

House No. _____ Ward/Village/Street _____ Post

Office _____ District _____ State _____, whose photograph is affixed

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

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

disability in the table below :

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

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

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

3. Reassessment of disability is :

(i) not necessary,

Or

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

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

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

Countersigned

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

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

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

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

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No. _____

Date: _____

VALID FOR THE YEAR _____

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

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

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

Signature with Seal of Office _____
Name _____
Designation _____

Recent Passport size
attested photograph
of the applicant

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

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

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