

RECRUITMENT OF HUMAN RESOURCE ON CONTRACT BASIS FOR WEALTH MANAGEMENT SERVICES IN BANK OF BARODA

Join India's International Bank For A Challenging And Progressive Career.

Online Registration of Application starts from : 16.04.2018	Last date for Online Registration of Application & Payment of fees: 06.05.2018
---	--

As a part of the Bank's ambitious strategy to launch **Wealth Management Services to HNI/UHNIs**, Bank of Baroda is looking for **Wealth Management professionals** with proven skills and requisite experience in wealth management.

PLEASE NOTE THAT	
1.	A candidate can apply for only one post under this project.
2.	The process of Registration of application is complete when fee is deposited with the Bank through On-line mode on or before the last date for fee payment.
3.	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for interview if called.
4.	Candidates are advised to check Bank's website www.bankofbaroda.co.in/careers.htm regularly for details and updates. Call letters/advice, where required will be sent by e-mail only.
5.	Post qualification experience below 6 months in any organization would not be considered
6.	Only Candidates willing to serve anywhere in India, should apply.

VACANCIES AND OTHER DETAILS IN RESPECT OF VARIOUS POSTS

Sl No	POST	Vacancies	Age (as on 06.05.2018)	Education Qualification* (as on 06.05.2018)	Post Qualification Experience (as on 06.05.2018)
1	Senior Relationship Manager#	375	Min - 23 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution. Preference will be given to candidates having MBA or equivalent degree from reputed Colleges.	<ul style="list-style-type: none"> Minimum 3 years of experience as a Relationship Manager in Wealth Management with leading Public / Private / Foreign Banks / Broking / Security firms. The candidate should have adequate experience in building and managing relationship with High Net Worth Clients [Clients having a minimum Total Relationship Value (TRV) of ₹.20.00 lakh].
2	Territory Head	37	Min - 30 Yrs Max - 45 Yrs	Graduate from Government recognized University or Institution. Preference will be given to candidates having MBA or equivalent degree from reputed Colleges.	<ul style="list-style-type: none"> Minimum 6 years of experience as a Relationship Manager in Wealth Management out of which minimum 2 years experience as a Team Lead.
3	Group Head	6	Min - 35 Yrs Max - 50 Yrs	Graduate from Government recognized University or Institution. Preference will be given to candidates having MBA or equivalent degree from reputed Colleges.	<ul style="list-style-type: none"> Minimum 10 years of relevant work experience in financial services, Investment advisory and Private banking out of which minimum 8 Years of experience in Wealth Management. Should have managed large Management Team. Excellent Knowledge of Equity Products, PMS, Mutual Funds and Advisory Should have Exposure to CRM Proven track record of High Performance and Leadership Should have relevant work experience at national level with large Wealth Management organisations Should have managed a large team of relationship managers & Team Leads at national level at least for 5 years.
4	Operations Head - Wealth	1	Min - 35 Yrs Max - 50 Yrs	Graduate from Government recognized University or Institution. Preference will be given to candidates having MBA or equivalent degree from reputed Colleges.	<ul style="list-style-type: none"> Minimum 10 years of experience in financial services, investment advisory and private banking out of which minimum 8 years of experience in setting up and Managing Mid Office, Back Office and Branch Operations of Wealth Management set up. Exposure on CRM platform for Wealth Management is preferred. Experience in handling trade and data for transactions across asset classes like equity, bonds, mutual funds and alternates. Should have managed a large operations team in Wealth Management business.
5	Operations Manager - Wealth	1	Min - 28 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> Minimum 5 years of experience in financial services, investment advisory and private banking, in setting up and Managing Mid Office, Back Office and Branch Operations of Wealth Management set up. Exposure on CRM platform for Wealth Management is preferred. Experience in handling trade and data for transactions across asset classes like equity, bonds, mutual funds and alternates.
6	Services and Control Manager	1	Min - 32 Yrs Max - 42 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> Minimum 8 years of experience in building and managing a Customer service channel and/or technical support organization Proven ability to motivate and focus a team and to develop individuals Hands-on experience of implementing technology products for use by external customers Enthusiastic and creative leader with the ability to inspire people Ability to drive customer renewals and customer success Ability to create a performance and metrics focused culture Strong oral and written communication skills
7	Product Manager - Investments	1	Min - 28 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> Minimum 5 years of experience in product management / relationship management. Understanding of process and systems for Investments - domestic as well as Non-resident Excellent communication skills to handle cross-functional teams and vendors Strong understanding of internal processes and systems Strong analytical & execution skills Excellent inter-personal skills to handle cross-functional teams

8	Compliance Manager (Wealth)	1	Min - 32 Yrs Max - 42 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> • Minimum 8 years of experience in Compliance, Risk Management, or similar function • Extensive compliance and audit related experience, and strong knowledge of investment & Insurance business processes • Expertise in assessment and mitigation of regulatory risks • Demonstrated solid career progression within highly respected diversified institutions with complex and diverse products and customers • Executive presence and a reputation for building strong relationships with stakeholders and leading teams, both direct reports and in peer/influence models. Effectiveness in working within a large scale and complex matrix organization is essential
9	NRI Wealth Products Manager	1	Min - 28 Yrs Max - 40 Yrs	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> • Minimum 5 years of experience in product management / channel management / relationship management. • Understanding of process and systems including Investments, core banking, remittances & forex, etc. • Excellent communication skills to handle cross-functional teams and vendors • Strong understanding of internal processes and systems • Strong analytical & execution skills • Excellent inter-personal skills to handle cross-functional teams

* - Education Qualification - Preference will be given to candidates having education qualification of MBA or equivalent and possessing IRDA certification and NISM certification for sales and distribution of insurance and mutual fund products respectively.

- The requirements of Senior Relationship Managers are in the following cities:

- Ahmedabad, Anand, Bareilly, Baroda, Bengaluru, Bhopal, Chandigarh, Chennai, Coimbatore, Ernakulam, Hyderabad, Indore, Jaipur, Jalandhar, Jodhpur, Kanpur, Kolkata, Lucknow, Ludhiana, Mumbai, Nagpur, NCR, New Delhi, Patna, Pune, Rajkot, Surat, Udaipur, Vijayawada and Vishakhapatnam.

The requirements of Senior Relationship Managers are not limited only to the above cities. Bank at its discretion may increase the number of cities as per its administrative requirements.

RESERVATION IN POSTS:-

Grade/ Scale	Total	SC	ST	OBC	UR	Person With Disability			
						OH	VI	HI	ID
Senior Relationship Managers	375	66	33	118	158	10	8	8	3
Territory Head	37	6	2	11	18	2	0	1	0
Group Head	6	0	0	1	5	0	0	0	0
Operations Head - Wealth	1	0	0	0	1	0	0	0	0
Operations Manager - Wealth	1	0	0	0	1	0	0	0	0
Services and Control Manager	1	0	0	0	1	0	0	0	0
Product Manager – Investments	1	0	0	0	1	0	0	0	0
Compliance Manager (Wealth)	1	0	0	0	1	0	0	0	0
NRI Wealth Products Manager	1	0	0	0	1	0	0	0	0

Abbreviations stand for: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, UR- Unreserved, PWD - Persons With Disability, OH-Orthopedically Handicapped, HI - Hearing Impaired, VI- Visually Impaired.

Please note that change of category will not be permitted at any stage after registration of online application.

NOTE:

1. 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) as applicable.
2. Caste certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the SC/ST candidates, if called for interview.
3. The number of vacancies including reserved vacancies mentioned above are provisional and vary according to the actual requirement of the Bank.
4. Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available as detailed as under:

Sl. No.	Category	Age Relaxation
1.	Scheduled Caste/ Scheduled Tribe	5 years
2.	Other Backward Classes (Non Creamy Layer)	3 years
3.	Persons with Disability (PWD)	10 years
4.	Ex-servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered atleast 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	5 years
5.	Persons ordinarily domiciled in the State of Jammu & Kashmir during the period 01.01.1980 to 31.12.1989	5 years
6.	Persons affected by 1984 riots	5 years

JOB PROFILE	
Position	Roles and Responsibilities
Senior Relationship Manager	<ul style="list-style-type: none"> ▪ Will be responsible for revenues on Liabilities and wealth management products ▪ All banking service queries will be passed on to the Customer Service Executive (CSE) ▪ Review customer wealth needs and proactively engage with the customer to validate the understanding of his needs ▪ Review product penetration for the assigned client base, identify potential customers who can be sold tailored products to enhance product penetration ▪ Ensure coverage of all relationships through customer engagements, risk profiling and financial planning ▪ All loans and cross sell referrals will be passed on to the respective units. ▪ Organize customer events to enhance customer bonding ▪ Acquire new customers through converting referral leads ▪ Ensure that KYC/AML and other compliance norms are strictly adhered to

	<ul style="list-style-type: none"> Complete all mandatory certifications within 90 days of joining the role and continuously keep self-updated on changes in products, processes and compliance / regulatory norms Provide complete and comprehensive information on products, services, charges etc. proactively to the customer and ensure best services are provided to them
Territory Head	<ul style="list-style-type: none"> Defining and Implementing marketing and sales strategies for the affluent segment in line with corporate vision and plan Designing, implementing and monitoring sales and services for RMs, AMA's and CSE's. To ensure that sales and service targets are assigned for RMs, AMA's and CSE's and respective performance against KRA is measured periodically and course correction undertaken if required Tracking and reporting sales performance across revenue line including transaction pipeline, acquisition results and market conditions Performance Measurement of RMs, Coaching and Mentoring the RMs and Acquisition Teams Achieve or exceed given Key Performance Indicators (KPIs) with key focus on acquiring New-To-Bank affluent customers through the team of AMA's Manages sales leads being worked across products from identification and initial contact to closure, carefully tracking and actioning leads across the sales cycle Conducting research to understand target prospects, setting appointments, meeting key clients and consultatively offering the most appropriate proposition and services Generating new business opportunities from internal and external sources, including existing clients and other channels within the bank Conducting Individual and Joint Performance reviews for all profiles reporting to the TH Ensuring all legal and compliance requirement is met and all ROE's are adhered to Keeping up-to-date on products, competition in the financial services space Building internal and external relationships and creating business development opportunities through referrals
Group Head	<ul style="list-style-type: none"> Defining and Implementing corporate strategy for the affluent segment in the area in line with corporate vision and plan Designing market and sales strategy for the area covering acquisition, management of existing client base, tracking and monitoring sales across business lines in his / her area Manage, coach and mentor territory managers in achieving their KRA's and outperforming on the decided benchmarks Engage with key clients (Individual and corporates) and help in driving key business deals and transactions Build internal and external relationships to help create business development opportunities Foster a performance led and ethical culture in the area Conducting Individual and Joint Performance reviews for all profiles reporting to him /her Responsible for legal and compliance requirement being met in the region
Operations Head (Wealth)	<ul style="list-style-type: none"> Will be responsible for operations / client service through client service executives Responsible to evolve effective systems and procedures for effective and efficient client servicing. Liaise with Senior Relationship Managers, Territory Heads and Group Heads for enhancing customer relationships Will be responsible for proper roll-out of wealth management solution within the Bank's hierarchy
Operations Manager (Wealth)	<ul style="list-style-type: none"> Will be responsible for operations / client service through client service executives Responsible for implementation effective systems and procedures for effective and efficient client servicing. Liaise with Senior Relationship Managers, Territory Heads and Group Heads for enhancing customer relationships This position will coordinate the implementation of Wealth Management Solution
Services and Control Manager	<ul style="list-style-type: none"> Recruiting, training, managing and retaining a team of service executives dedicated to servicing clients Defining, directing and implementing customer support through various channels (like email, phone support) & experience strategy. Overseeing the day-to-day operations of pan country customer service channel including transaction monitoring, customer escalation and complain resolution etc. Taking charge of all operational results in terms of customer satisfaction, expenses, budget, performance standards/metrics, services, programs and employees of the Customer service Spearheading product / process training piece for all client service executives Driving activation on new clients onboarded through measurable vectors thus attaining higher activated client base Serving as escalation point for customer issues ensuring they are resolved as quickly and efficiently as possible, leveraging resources across the company as necessary. Own the Knowledge repository including regular feature updates, review of existing knowledge base etc. Use quantitative and qualitative analysis to drive operational excellence in the areas of customer engagement
Product Manager – Investments	<ul style="list-style-type: none"> <i>Discovery and Insight</i> – Developing on-going market Insight, segment markets, define customer targets, assess customer needs, create customer personas, identify sector trends, evaluate competitors and offerings, compare competitive products, formulate strategy, establish strategic baseline, configure product SWOT, determine life cycle state, uncover opportunities, integrate product roadmap, align cross-functional teams. <i>Product planning and introduction</i> – Prioritising opportunities, produce opportunity statement, shape value proposition, assert competitive positioning, build prototypes, develop business case, derive forecasts, compose product requirements, prepare launch plan, define market mix model, establish future metrics, conduct 'make' vs. 'buy' analysis, organise product launch, prime channels, align operations, manage and land change, activate marketing plan, oversee and process/systems enhancements and sales training, oversee preparation of service proposition. <i>Portfolio review and performance management</i> – Developing market insight, conduct post launch audits, reassess sector movement, reevaluate competitor actions, evaluate KPIs and metrics, analyse product and portfolio performance, refine pricing, improve / adjust marketing and promotional plans, assess channel performance, rationalise portfolios (life-cycle), refine / discontinue products. Responding in a timely fashion to all enquiries/requests for product information and/or changes. Reviewing regulatory framework to ensure compliance of all products and processes with evolving regulatory framework. Undertaking financial modelling on products/services (both individual and packaged) and target markets to facilitate understanding of product/service/target market activity and profitability for reporting to internal stakeholders and business seniors. Producing reports and drafts proposals for key HNI relationships by appropriate assessment of client's risk / reward
Compliance Manager (Wealth)	<ul style="list-style-type: none"> Partnering with Business (principally for Investment & Insurance business) & build / maintain strong connect with all stakeholders to deliver solutions that stand test of regulations (in India and outside of India) - - Handling Investment & Insurance Onshore and Offshore regulatory compliances including queries/inspections/audits/business queries with respect to regulations issued by RBI, SEBI, IRDA as well as regulations pertaining to PMLA and FERA/FEMA Front ending with Regulators and maintain excellent working relationships, handling regulatory enquiries with maturity and without supervision Teaming up with consultants and lawyers to maintain licenses, audits and set up processes that suit the law of the land. The candidate should be smart (has to) and experienced (preferred) to handle offshore legal and compliance tasks end to end. Assisting the Business in policy making and providing Teach In sessions to business Compliance testing of areas that pose high regulatory risks including participation in mystery shopping, compliance testing etc. Drafting/vetting of various agreements, side letters, NDAs, engagement letters, NDAs, agreements etc. from the regulatory standpoint Participating in discussions of risk mitigation for large complex transactions. Serve as an assurance owner for complex reviews, analyse report findings, and recommend appropriate interventions where needed. Providing regulator briefings as necessary. Maintaining on-going assessment of State of Compliance across businesses and products, legal entities and jurisdictions, providing stakeholders with insight and practical solutions to improve the control culture and environment.
NRI Wealth Products Manager	<ul style="list-style-type: none"> Responsible for managing NRI Investment products (Mutual Funds, Alternate Investment products) including new product launches and product enhancements Responsible for facilitating NR NTB acquisitions across channels including Branches, Sales and others. Measuring and driving active customer on-boarding and investment activation across channels Actively engaging with the NR channel to drive portfolio objectives (CASA growth, Investment product penetration, book deepening, revenue footprint etc.) Analyzing customer portfolio to drive product penetration and cross-sell initiatives through customer campaigns Ensuring on-going competitor analysis for product features and TD rates, etc. Planning and driving contests and R&R programs to drive business volumes

	<ul style="list-style-type: none"> ▪ Coordinating with IT / external vendors for system development and process/platform initiatives ▪ Devising Sales Incentive Plan (SIP) for the NR channel and ensure correct computation and pay-outs. Facilitate resolution of queries pertaining to SIP's ▪ Acting as the one-point contact for the International and offshore NR teams and provide ongoing product support on need basis. ▪ Developing various MIS reports to facilitate achievement of business numbers ▪ Creating / Reviewing / updating of marketing collaterals for NR Products ▪ Active involvement in the annual budgeting exercise ▪ Liaisoning with Audit / Compliance / Marketing / process teams / other business groups on an on-going basis ▪ Ensuring all products are in line with the regulatory framework including RBI, SEBI, FEMA, etc.
--	--

A. **REMUNERATION:**

Remuneration offered will be on CTC basis as per market benchmarks and is negotiable based on candidate's qualifications, experience and overall suitability for the respective posts. CTC will be fixed, however selected candidate will be eligible for Performance Linked Variable Pay which will be over and above the Fixed Salary but linked to the achievement of specific targets.

B. **SELECTION PROCEDURE:**

Selection will be based on short listing and/or combination of written aptitude test and one or more rounds of Personal Interview and / or Group Discussion.

- Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- The Bank reserves its right to call for the GD/ PI, candidates in a ratio, at its sole discretion.
- Adequate candidates as decided by the Bank will be shortlisted based on their qualification, experience and overall suitability for Interview.
- The qualifying marks in test/Interview will be as decided by the Bank.
- A candidate should qualify in all the processes of selection, i.e. test and/or GD and/or PI (as the case may be) and sufficiently high in the merit to be shortlisted for subsequent allotment 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.

C. **HOW TO APPLY:**

Candidates are required to have a valid personal email ID and Contact No. It should be kept active till completion of this recruitment project. Bank may send call letters for GD, interview etc. through the registered email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying Online. **Under no circumstances, he/she should share/ mention email ID to/ or of any other person.**

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

- i. Candidates will be required to register themselves online through Bank's website www.bankofbaroda.co.in/careers.htm and pay the application fee using Debit Card / Credit Card / Internet Banking etc.
- ii. Candidates should first scan their latest photograph and signature. Online application will not be registered unless candidate uploads his / her photo and signature as specified.
- iii. Candidates need to upload their Bio-data while filling online application.
- iv. Candidates should visit Bank's website www.bankofbaroda.co.in/Careers.htm and open the appropriate Online Application Format, available through the link mentioned in the advertisement.
- v. 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 use the "VERIFY" facility to verify the details in the online application form and modify the same if required. No change is permitted after clicking on **SUBMIT** button. Visually Impaired candidates will be responsible for carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.
- vi. The name of the candidate and his/ her father/ husband etc. should be spelt correctly in the application as it appears in the certificates/ mark sheets. Any change/ alteration found may disqualify the candidature.
- vii. An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.
- viii. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam.
- ix. Bank of Baroda does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of Bank of Baroda.

b) **PAYMENT OF FEES:**

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

c) **GENERAL INFORMATION:**

- i) The selected candidate will be required to sign an employment contract.
- ii) Candidates should satisfy themselves about their eligibility for the post applied for.
- iii) Candidates will have to appear for the GD/interview at their own expense. However, eligible outstation SC/ST/Persons with Benchmark Disabilities category candidates called for GD/ interview will be paid II class to & fro railway/bus fare or actual expenses

incurred, whichever is less, by shortest route on production of proof of travel (rail/bus ticket etc.). The above concession will not be admissible to SC/ST/Persons with Benchmark Disabilities category candidates who are already in service in Central / State Government, Corporations, Public Undertakings /Local Government, Institutions and Panchayats etc.

- iv) Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- v) In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- vi) 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.
- vii) Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
- viii) **Intimations will be sent by email and/ sms only to the email ID and mobile number registered in the online application form.** Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorised Bank's website www.bankofbaroda.co.in for latest updates.
- ix) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.

D. ANNOUNCEMENTS

All further announcements/ details pertaining to this process will only be published/ provided on authorised Bank's website www.bankofbaroda.co.in from time to time under **Career section-Current Opportunities**.

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

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

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

**Mumbai
16.04.2018**

**KAMLESH PATEL
HEAD (HR ADMINISTRATION)**

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

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

(i) Photograph Image :-

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

(ii) Signature Imaging :-

- The applicant has to sign on white paper with Black Ink Pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Call letter and wherever necessary.
- If the applicant's signature on the answer script at the time of the examination does not match the signature on the Call letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of the file should be between 10kb – 200kb.
- Ensure that the size of the scanned image is not more than 200kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

(iii) Scanning the photograph & signature :-

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. File size as specified above
4. Crop the image in the scanner to the edge of the photograph/ signature, then use the upload editor to crop the image to the final size (as specified above).
5. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

Candidates using MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 200kb by using MSPaint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 200kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

If the file size and format are not as prescribed, an error message will be displayed.

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

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

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

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

Note :-

1. In case the face in the photograph or signature is unclear, the candidate's application may be rejected.
2. After registering online, candidates are advised to take a printout of their system generated online application forms.
3. In case, the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.

ANNEXURES - FORMS

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

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

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

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

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

.....2

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

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

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

Signature _____

Designation _____

Place: _____ [With seal of Office]
Date : _____ State/Union Territory

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

* Please delete the words which are not applicable.

Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

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

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

-- -- --

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

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

Dated : _____ District Magistrate

Deputy Commissioner etc.

Seal

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

** - As amended from time to time.

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

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

FORM-I

Disability Certificate

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

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

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

(A) he/she is a case of :

- Iocomotor disability
- Blindness

(Please tick as applicable)

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

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

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

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

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

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

Certificate No. :

Date :

This is to certify that we have carefully examined

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

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

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

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

In figures :- _____ percent

In words :- _____ percent

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

3. Reassessment of disability is :

(i) not necessary,

Or

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

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

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

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

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

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

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

FORM - III

Disability Certificate

(In cases other than those mentioned in Form I and II)

(Prescribed proforma subject to amendment from time to time)

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

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

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

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

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

3. Reassessment of disability is :

(i) not necessary,

Or

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

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

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

Countersigned

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

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