

RECRUITMENT OF PROFESSIONALS ON REGULAR BASIS IN RISK MANAGEMENT DEPARTMENT IN BANK OF BARODA

BOB/HRM/REC/ADVT/2024/03

Join India's International Bank for a Challenging Assignment

Online Registration of Application starts from : 17.02.2024	Last date for Submission of Application & Payment of fees: 08.03.2024
IMPORTANT TO NOTE	
1.	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. Call letters/advice, wherever required will be sent by e-mail only. All revisions/corrigendum/modifications (if any) will be hosted on the Bank's website only.
2.	All correspondence will be made only on the email ID mentioned by the candidate in their online application form and the same has to be kept active for receiving communication viz., call letters/Interview Dates/advice etc.
3.	The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment. Candidates are requested to note down the acknowledgement number and a copy of application form for their future reference.
4.	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
5.	Post qualification experience below 6 months in any organization would not be considered
6.	Only Candidates willing to serve anywhere in India, should apply

1. Details of Position & Eligibility Criteria (As on 01.02.2024):

Sl No.	Post	Grade/ Scale	Vacancy	Age (in years)	EDUCATION	POST QUALIFICATION EXPERIENCE
1	Manager - Portfolio Monitoring & Exposure Management	MMG/S-II	1	Min: 24 Max: 35	Mandatory: Chartered Accountant (CA), or MBA/PGDM from recognized institute Preferred: CFA (CFA institute-USA), FRM (GARP), PRM (PRMIA) or any Credit / Risk Related Course from reputed Institute	Minimum 3 Years' experience in BFSI Sector with exposure in Corporate Banking & Portfolio Monitoring function.
2	Senior Manager - Sector/Industry Analyst	MMG/S-III	1	Min: 26 Max: 37	Mandatory: Chartered Accountant (CA), or MBA/PGDM from recognized institute Preferred: CFA (CFA institute-USA), FRM (GARP), PRM (PRMIA) or any Credit / Risk Related Course from reputed Institute	Minimum 5 Years' experience in BFSI Sector with at least 3 years domain experience in market research, analysis, or consulting, with a focus on a specific industry or sector.
3	Manager - Enterprise Risk Management	MMG/S-II	2	Min: 24 Max: 35	Mandatory: Chartered Accountant (CA), or MBA/PGDM from recognized institute Preferred: CFA (CFA institute-USA), FRM (GARP), PRM (PRMIA), ESG (CFA Institute- USA), SCR (GARP)	Minimum 3 years of experience in Enterprise Risk management (ERM) including ICAAP, ST, Risk Appetite frameworks etc. which would consist of developing, maintaining, managing, and reviewing the Enterprise Risk Management Framework.
4	Senior Manager - Enterprise Risk Management	MMG/S-III	1	Min: 26 Max: 37	Mandatory: Chartered Accountant (CA), or MBA/PGDM from recognized institute Preferred: CFA (CFA institute-USA), FRM (GARP), PRM (PRMIA), ESG (CFA Institute- USA), SCR (GARP)	Minimum 5 years of experience in Enterprise Risk management (ERM) including ICAAP, ST, Risk Appetite frameworks etc. which would consist of developing, maintaining, managing, and reviewing the Enterprise Risk Management Framework.
5	Senior Manager - Climate Risk	MMG/S-III	1	Min: 26 Max: 37	Mandatory: Post-Graduation in Environmental Science / Geography/ Sustainability Preferred: Sustainability and Climate Risk (SCR), or any Climate Risk Related Course from reputed Institute	Minimum 5 years in Risk Management/Credit with at least 2 years in climate risk management, environmental risk management OR ESG.
6	Chief Manager - Climate Risk	SMG/S-IV	1	Min: 28 Max: 40	Mandatory: Post-Graduation in Environmental Science / Geography/ Sustainability or MBA/PGDM from recognized institute Preferred: Sustainability and Climate Risk (SCR), or any Climate Risk Related Course from reputed Institute	Minimum 7 years in Risk Management with at least 3 years in climate risk management, environmental risk management, ESG or related field.
7	Manager - Model Validation	MMG/S-II	2	Min: 24 Max: 35	Mandatory: Masters in Computer Science/ Data Science/ Mathematics/ Statistics /Economics /Finance or related quantitative field from recognized and reputed Institute	Minimum 3 years' experience in a quantitative /Risk analytics function, out of which 2 years' experience in model validation /development.
8	Senior Manager - Model Validation	MMG/S-III	1	Min: 26 Max: 37	Mandatory: Masters in Computer Science/ Data Science/ Mathematics/ Statistics /Economics /Finance or related quantitative field from recognized and reputed Institute	Minimum 5 years' experience in a quantitative /Risk analytics function, out of which 2 years' experience in model validation /development.

9	Manager - Analytics	MMG/S-II	3	Min: 24 Max: 35	Preferred : Certificate in Data Analytics / Data Science / Machine Learning / SAS / Python / R from Reputed institutions	Minimum 3 years' experience in a quantitative /Risk analytics function out of which 2 years' experience in data analytics, data science, or related field.
10	Senior Manager - Analytics	MMG/S-III	2	Min: 26 Max: 37		Minimum 5 years' experience in a quantitative /Risk analytics function out of which 2 years' experience in data analytics, data science, or related field.
11	Manager - Model Development	MMG/S-II	2	Min: 24 Max: 35	Mandatory : Masters in Computer Science/ Data Science/ Mathematics/ Statistics /Economics /Finance or related quantitative field from recognized and reputed Institute Preferred: CFA/FRM/PRM	Minimum 3 years' experience in a quantitative / risk function. At least 2 years of experience in model development, model validation, or related field.
12	Senior Manager - Model Development	MMG/S-III	1	Min: 26 Max: 37		Minimum 5 years' experience in a quantitative / risk function. Out of which 2 years of experience in model development, model validation, or related field.
13	Senior Manager - Bank, NBFC and FI Sector Credit Risk Management	MMG/S-III	1	Min.: 27 Max.:40	Mandatory: Chartered Accountant (CA), or Full time MBA/PGDM or its equivalent as full-time course from recognized institute Preferred: CFA (CFA institute-USA) FRM (GARP) PRM (PRMIA) ESG (CFA institute-USA) SCR(GARP)	Minimum 5 years of overall experience in BFSI Sector with at least 3 years in Corporate & Institutional Banking/Risk Management Department dealing with Credit Risk. Needs to demonstrate credit assessment and underwriting skills of Banks/NBFCs/FIs in the country
14	Senior Manager - MSME Credit Risk Management	MMG/S-III	1	Min.: 27 Max.:40		Minimum 5 years of overall experience in BFSI Sector with at least 3 years in MSME Credit /Risk Management Department dealing with Credit Risk Needs to demonstrate credit assessment and underwriting skills of MSME segment

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

3. **Reservation in Posts:**

S.N.	Position	Grade	Vacancy	Roster Points						Out of which PwD				
				SC	ST	OBC	EWS	UR	Total	VI	HI	OC	ID	
1	Manager - Portfolio Monitoring & Exposure Management	MMG/S-II	1	0	0	0	0	1	1	NIL				
2	Senior Manager - Sector/Industry Analyst	MMG/S-III	1	0	0	0	0	1	1					
3	Manager - Enterprise Risk Management	MMG/S-II	2	0	0	0	0	2	2					
4	Senior Manager - Enterprise Risk Management	MMG/S-III	1	0	0	0	0	1	1					
5	Senior Manager - Climate Risk	MMG/S-III	1	0	0	0	0	1	1					
6	Chief Manager - Climate Risk	SMG/S-IV	1	0	0	0	0	1	1					
7	Manager - Model Validation	MMG/S-II	2	0	0	0	0	2	2					
8	Senior Manager - Model Validation	MMG/S-III	1	0	0	0	0	1	1					
9	Manager - Analytics	MMG/S-II	3	0	0	0	0	3	3					
10	Senior Manager - Analytics	MMG/S-III	2	0	0	0	0	2	2					
11	Manager - Model Development	MMG/S-II	2	0	0	0	0	2	2					
12	Senior Manager - Model Development	MMG/S-III	1	0	0	0	0	1	1					
13	Senior Manager - Bank, NBFC and FI Sector Credit Risk Management	MMG/S-III	1	0	0	1	0	0	1					
14	Senior Manager - MSME Credit Risk Management	MMG/S-III	1	0	0	0	0	1	1					

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.

3.1 Relaxation in Upper Age Limit

Sl	Category	Age Relaxation (years)
1.	Other Backward Classes (Non Creamy Layer) (Only for position mentioned at Sr. No. 13 in the above table)	3
2.	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 (only for the position mentioned at sl no. 13 in the above table), SC/ST/ PWD - 5
3.	Persons affected by 1984 riots	5 years

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

NOTE:

1. Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application
2. Candidates belonging to OBC category but coming in the 'creamy layer' and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GENERAL' or GENERAL (OC/HI/VI/ID) as applicable.
3. Benefit of reservation under EWS category is permissible only upon production of an 'Income and Asset Certificate' issued by a Competent Authority in the format prescribed.
4. Caste/EWS/PWD certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the candidates applying under SC/ST/OBC/EWS/PWD category, while submitting their application/s.
5. The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
6. Reservation for PWD is horizontal and within the overall vacancies for the post.
7. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Bank
8. There is no reservation for Ex-Servicemen in Officers' Cadre.
9. Maximum age indicated is for General category candidates as on 01.02.2024. Relaxation in upper age limit will be available as detailed above.

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

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

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

3.1.2 Guidelines for candidates with locomotor disability and cerebral palsy

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

3.1.3 Guidelines for Visually Impaired candidates

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

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

4. Application fees:

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

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

5. Location of Posting: Mumbai

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

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

MMGS II : Rs. 48170 x 1740 (1) – 49910 x 1990 (10) – 69180
MMGS III : Rs. 63840 x 1990 (5) – 73790 x 2220 (2) – 78230
SMG/S-IV : Rs. 76010 x 2220 (4) – 84890 x 2500 (2) – 89890

Emoluments

At present, monthly CTC at the initial level of MMG/S-II, MMG/S-III & SMG/S-IV including DA, Special Allowance, HRA, CCA and all perks and benefits like quarters facility, in lieu of HRA, for Officers; Conveyance; Medical Aid; LTC; etc., admissible as per rules of the Bank, in force from time to time is approximately Rs. 1.60 lacs /-, Rs. 1.98 lacs and Rs. 2.30 lacs per month (as amended from time to time), respectively in Mumbai. Allowances may vary depending upon the place of posting.

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

8. Probation Period:

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

9. Service Bond

For those selected on **Regular basis**, they will be required to mandatorily execute a Service Bond as under:

“Serve for a minimum period of -3- years in the Bank after joining the services or in lieu thereof an amount of R 1.5 Lacs’

10. Eligibility Criteria

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

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

Note:

- All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. **Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank.** The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.
In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate **in original** issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.
- Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- Calculation of Percentage:** The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only.
The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

11. Nationality / Citizenship: (as on 01.02.2024)

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

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

12. Selection Procedure

- The selection process may comprises online test, psychometric test or any other test deemed suitable for further selection process **followed by Group Discussion and/or Interview of candidates, qualifying in the online test.**
- However, if the number of eligible applications received is large/less, then Bank reserves the right to change the shortlisting criteria/interview process. Bank may, at its discretion, consider conducting of Multiple Choice/Descriptive/ Psychometric Test / Group Discussion/Interviews or any other selection/shortlisting methodologies for the above position.
- Bank reserves the right to consider the candidature of the candidate to any other position other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

12.1 Online Test:

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

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

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

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

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

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

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

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

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

12.3 Biometric Data – Capturing and Verification :

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- i. The Bank reserves its right to call for the GD/ PI, candidates in a ratio, at its sole discretion. Wherever online test is conducted, candidates shall be called for GD and/or PI on the basis of their performance in the online test.
- ii. Candidates are required to obtain a **minimum score in each test /section** and also a **minimum total score in the online test** to be shortlisted for Psychometric Assessment/Group Discussion &/or Interview. Candidates will be shortlisted for Psychometric Assessment/GD &/or PI depending on the number of vacancies, cut-off in each test and total marks secured in the online test as decided by the Bank. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.
- iii. In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- iv. Psychometric Test/GD/ &/or PI shall be conducted to assess the candidate's personality, level of communication, clarity & problem solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc.
- v. **The minimum qualifying marks/percentage of marks for GD/PI would be 60% for General Category and 55% for Reserved Category.** However, the Bank reserves the right to change the minimum qualifying criteria at its sole discretion.
- vi. Candidates not clearing the GD/PI will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test and/or PI and/or GD (as the case may be) and /or any other method of selection adapted in the said selection process.
- vii. GD &/or PI score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.

- viii. A candidate should qualify in all the processes of selection, i.e. Online Examination and/or GD and/or PI (as the case may be) and sufficiently high in the merit to be shortlisted for subsequent allotment process.
- ix. Subject to the vacancies available under the respective category, only those candidates who pass the online test/GD/ PI will be shortlisted for further selection

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

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

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

12.8 Identity Verification

Documents to be produced:

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

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

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

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

- i. Printout of the valid GD/ Interview Call Letter
- ii. Valid system generated printout of the online application form
- iii. Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB)
- iv. Photo Identify Proof as indicated above.
- v. Individual Semester/Year wise Marksheets & certificates for educational qualifications including the final degree/diploma certificate. Proper document from Board/ University for having declared the result has to be submitted.
- vi. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC/ ST/OBC/EWS category candidates. **(as enclosed in the Annexure III)**
- vii. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year as on the date of advertisement). **Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.**
- viii. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category. If the candidate has used the services of a Scribe at the time of online examination, then the duly filled in details of the scribe in the prescribed format.
- ix. An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book alongwith pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 14.02.2025.
- x. Person eligible for age relaxation under para 3.1 must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.
- xi. Candidates serving in Government / Quasi Govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- xii. Persons falling in categories (ii), (iii), (iv) and (v) of Point 1.1 should produce a certificate of eligibility issued by the Govt. of India.
- xiii. Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter (wherever applicable), etc.
- xiv. Any other relevant documents in support of eligibility.

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

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

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

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

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

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

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

13. How to Apply:

- i. **Candidates are required to apply Online through website www.bankofbaroda.co.in. No other means/ mode of application will be accepted.**
- ii. **Candidates are required to have a valid personal email ID and Contact Number.** It should be kept active till completion of this recruitment project. Bank may send call letters for Personal interview and/or Selection Process on the registered Email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying.

a) Guidelines For Filling Online Application:

- i. Candidates should visit Bank's website www.bankofbaroda.in/Career.htm and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Careers-> Current Opportunities on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking etc.
- ii. Candidates need to upload their Bio-data while filling online application. Candidates are also required to upload their scanned photograph, signature and other documents related to their eligibility. Please refer to Annexure II regarding scanning of photograph & signature and upload of documents.
- iii. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application, candidates are advised to verify the details in the online application form and modify the same if required. No change is permitted after clicking on **SUBMIT** button. Visually Impaired candidates will be responsible for getting the details filled in/carefully verifying, in the online application and ensuring that the same are correct prior to submission as no change is possible after submission.
- iv. The name of the candidate should be spelt correctly in the application as it appears in the certificates/ mark sheets. Any change/ alteration found may disqualify the candidature.
- v. An online application which is incomplete in any respect and unsuccessful fee payment will not be considered as valid.
- vi. Candidates shall also be required to submit supporting documents such as Date of Birth Proof, Graduation/Mandatory Qualification Certificate/s, Other Certifications, Experience Letter, Document showing Break up of CTC, Latest Salary Slips, etc. at the time of submitting the online application form
- vii. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam
- viii. Bank of Baroda does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of Bank of Baroda.
- ix. Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

b) Payment of Fees:

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

c) General Information:

- i. The selected candidate will be required to sign an employment contract.
- ii. Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date (01.12.2023) and also ensure that the particulars furnished by him/her are correct in all respects.
- iii. In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
- iv. Candidates serving in Govt./Quasi Govt. offices, Public Sector undertakings including Nationalised Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
- v. In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without notice.
- vi. Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
- vii. Intimations, wherever required will be sent through website notification and/or email and/ SMS only to the email ID and mobile number registered in the online application form. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website www.bankofbaroda.in for latest updates.
- viii. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
- ix. Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.
- x. Any request for change of date, time and venue for online examination and interview will not be entertained.
- xi. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the bank in future should be identical and **there should be no variation of any kind.**

14. Announcements

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

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

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

Mumbai
17.02.2024

Chief General Manager (HRM)

Roles & Responsibilities

ANNEXURE I

1	<p>Manager - Portfolio Monitoring & Exposure Management</p>	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> Monitoring the credit event and evaluate the risk of potential default while recommending timely solutions Identify early signs of warning triggering necessary action Managing portfolio risk, focusing on growth divers and preparation of periodic portfolio report for Management decision Maintain an effective trigger reporting system of credit impairments and propose corrective actions. Evaluate performance of product & portfolio, and provide insight with data analysis Provide analytical reports for the purpose of monitoring, making policy adjustments, monitor credit decisions with the ultimate goal of optimizing risk and rewards Work together with Credit Monitoring Team for smooth monitoring of portfolio/product. Appropriately assess risk when business decisions are made, demonstrating particular consideration for the firm's reputation and safeguarding Bank of Baroda, its clients and assets. To undertake risk-return evaluation of the Bank's loan portfolio from time to time for policy reviews. Preparation and submission of various regulatory returns. Any other work assigned from time to time. <p>Job specific skills</p> <ul style="list-style-type: none"> Thorough understanding of the operations/ processes of a large commercial bank. Knowledge of the relevant industry and product range. Understanding of the IT infrastructure in the BFSI sector for suitable digital risk analysis as well as leveraging technology for risk assessment. Well-developed analytical skills with the ability to identify root causes and trends and anticipate futuristic issues. Knowledge of relevant and business-level policies/procedures and the ability to apply this knowledge to specific situations Form independent opinion on business practices and recognize emerging risks. Highly Effective interpersonal skills, with the ability to build relationships with ability to influence. Organizational skills with ability and willingness to work under pressure and manages time and priorities effectively. Knowledge of VBA, SAS, R or Python (desirable)
2	<p>Senior Manager-Sector/Industry Analyst</p>	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> Conduct detailed research and analysis of the designated industry/sector to identify market trends, opportunities and risks, competitive landscape, and customer preferences. Deep understanding of the industry/sector ecosystem, including key players, regulatory environment, and value chain. Monitor and evaluate industry/sector developments, including technological advancements, economic shifts, and geopolitical factors, to identify potential impacts on our business and recommend appropriate strategies. Collaborate with internal teams, including business, product development, and sales to develop insight-driven strategies that address customer needs. Communicate research findings and insights to key stakeholders through presentations, reports, and other channels. Manage a team of analysts to ensure high-quality research and analysis output that meets business needs and deadlines. Build and maintain strong relationships with external industry experts, analysts, and thought leaders to stay up-to-date with the latest trends. Undertake risk-return evaluation of portfolio of various sectors/industries for providing feedback for policy formation and marketing efforts. Conducting Sector Specific Stress Testing and Scenario Analysis to understand the risk associated with any particular industry. Any other work assigned from time to time. <p>Job specific skills :</p> <ul style="list-style-type: none"> Strong analytical skills and the ability to use data for business guidance/ decisions. Excellent communication and presentation skills, with the ability to effectively communicate complex ideas to both technical and non-technical audiences. Proven experience in managing a team of analysts and delivering high-quality research output on time and within budget. Strong project management skills and the ability to manage multiple projects simultaneously. Deep knowledge of the designated industry/sector and the ability to stay up-to-date with the latest trends and developments. Proficient in using market research and analysis tools, including statistical software, data visualization tools, and VBA.
3 & 4	<p>Manager - Enterprise Risk Management & Senior Manager – Enterprise Risk Management</p>	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> Develop and maintain the organization's ERM framework, policies, and procedures in alignment with regulatory requirements and industry best practices. Identify, assess, and prioritize the organization's risks and develop risk management strategies to mitigate those risks. Collaborate with business units, risk managers, and other stakeholders to identify and evaluate emerging risks and provide recommendations to senior management and the board of directors. Monitor and report on the effectiveness of risk management strategies and the organization's overall risk profile to senior management and the board of directors. Conduct risk assessments and evaluate the adequacy of controls, policies, and procedures to manage identified risks. Stay abreast of emerging trends and developments in risk management and provide timely updates and recommendations to senior management. Document the ICAAP framework for the bank which includes assessing pillar I and pillar II risks which helps bank to manage these risks effectively Develop, implement, and maintain an ERM framework and supporting policies and procedures (including risk tolerance

		<p>levels and appetite) in line with relevant frameworks and guidelines.</p> <ul style="list-style-type: none"> Establish and maintain a risk management culture within the organisation through; ERM awareness activities, understanding the risk maturity model, establishing risk appetite and tolerance levels, and participation in ERM activities. Develop and implement risk assessment methodologies, models, and systems in line with best practice principles and guidelines under the Bank-wide Risk Framework. Facilitate the compilation of strategic and operational risk registers developed for business units and the organisation in line with the ERM framework and best practice principles. Any other work assigned from time to time. <p>Job specific skills :</p> <ul style="list-style-type: none"> In-depth knowledge of regulatory requirements related to enterprise risk management. Strong analytical skills and the ability to use data to inform decision-making. Excellent communication and presentation skills, with the ability to effectively communicate complex ideas to both technical and non-technical audiences. Ability to work independently and collaboratively with cross-functional teams. Proven leadership skills, with experience leading and managing teams. Knowledge of major Risk Management Guidelines and policies issued by RBI, Basel, PRA, ECB etc.
5	Senior Manager - Climate Risk	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> Conduct comprehensive assessments of the organization's exposure to physical and transition risks associated with climate change, including potential impacts on assets, operations, and supply chains. Develop and implement strategies to manage climate-related risks, including risk mitigation, risk transfer, and risk avoidance. Implement climate risk management policies and procedures that align with organizational goals and objectives. Collaborate with internal stakeholders, including senior management, business unit leaders, and risk management teams, to ensure that climate risk management is integrated into the organization's overall risk management framework. Monitor and evaluate emerging climate-related risks and trends, and provide timely updates and recommendations to senior management and other stakeholders. Ensure compliance with regulatory requirements related to climate risk management, including disclosure and reporting requirements. Build and maintain strong relationships with external stakeholders, including regulators, investors, and industry peers, to stay up-to-date with the latest trends and insights in climate risk management. Any other work assigned from time to time. <p>Job specific skills :</p> <ul style="list-style-type: none"> Strong analytical skills and the ability to use data to inform risk management decisions. Excellent communication and presentation skills, with the ability to effectively communicate complex ideas to both technical and non-technical audiences. Proven experience developing and implementing climate risk management strategies and policies in a corporate or institutional setting. In-depth knowledge of climate-related risks and their potential impact on business operations, supply chains, and financial performance. Knowledge of regulatory requirements related to climate risk management, including disclosure and reporting requirements. Ability to work independently and collaboratively with cross-functional teams. Proven leadership skills, with experience leading and managing teams.
6	Chief Manager - Climate Risk	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> Climate Risk management capabilities, in terms of risk identification, measurement and integrating these into governance and existing risk processes and partnership with the business. Subject-matter-expert concerning climate risk (both physical risk and transition risk) and the use of climate risk models for credit risk and financial stress testing. Assess emerging risk scenarios, climate stress testing industry practices and supervisory expectations and develop a roadmap for establishing in-house capabilities. Support the evaluation of external vendor solutions to help fill gaps in internal data and/or analytical capabilities. Work with Model Risk Management to ensure adherence to policy requirements. Support engagement with footprint countries (where Bank has presence) as well as risk and business stakeholders on the topic of Climate Risk. Ensure Climate risk policies are fit for regulatory purposes, underwriting decisions, risk appetite decisions and strategy design. Keep abreast and address home and host regulatory changes relating to Climate Risk. Liaise with RBI for Climate risk management and provide timely and high-quality responses to regulatory queries and requests. Provide leadership and guidance to the Climate Risk Management team, including coaching, mentoring, and performance management. Any other work assigned from time to time. <p>Job specific skills :</p> <ul style="list-style-type: none"> Climate scenario development and scenario expansion modelling experience or knowledge of Risk modelling within a financial service setting. Familiarity with conventional transition scenario modelling and tools, including Simulation Models and Probabilistic Models. Experience in banking risk management, a knowledge of Basel/ IndAS regulations and standards The candidate should be highly-motivated to establish a comprehensive climate risk management framework against an

		<p>ambitious timeline.</p> <ul style="list-style-type: none"> • Strong written and verbal communication skills with attention to detail and good time management. • Proven ability to partner and collaborate across an organisation, excellent influencing, facilitation, and partnering skills, with the ability to build relationships, partner effectively and build a strong internal network across matrix at all levels of the organisation. • Excellent analytical skills and comfortable working with large datasets; expertise in econometrics and other quantitative methods is highly desirable. Proficient in statistical and data analysis using data management and statistical software- Python, R, SAS, SQL, VBA. • Knowledge of regulatory requirements related to climate risk management, including disclosure and reporting requirements. • Proven leadership skills, with experience leading and managing teams.
7 & 8	<p>Manager - Model Validation & Senior Manager - Model Validation</p>	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> • Review and validate risk and pricing models used within the banking sector, including models for credit risk, market risk, operational risk, and liquidity risk. • Collaborate with model developers, risk managers, and business units to ensure that all models are developed and used in a sound and effective manner. • Develop and implement validation policies and procedures that align with regulatory requirements and industry best practices. • Monitor and evaluate emerging risks and trends in model validation, and provide guidance and recommendations to senior management and other stakeholders. • Ensure that validation activities are adequately documented, including validation reports and model risk assessments. • Develop and deliver training programs for validation staff and other stakeholders on model validation concepts and techniques. • Participate in model governance committees and working groups, and provide regular updates and recommendations to senior management. • Any other work assigned from time to time. <p>Job specific skills :</p> <ul style="list-style-type: none"> • Strong analytical skills and the ability to use data for decision-making. • Excellent communication and presentation skills, with the ability to effectively communicate complex ideas to both technical and non-technical audiences. • In-depth knowledge of regulatory requirements related to model validation. • Knowledge of risk and pricing models used within the banking sector, including credit risk, market risk, operational risk, and liquidity risk. • Ability to work independently and collaboratively with cross-functional teams • Proven leadership skills, with experience leading and managing teams. • Experience in design of Statistical models using regression (linear/ logistic/ GAM/ Machine learning/ Decision Trees), optimization, time series, survival modelling techniques. • Strong understanding of application scorecards / Behavioural Scorecard / Collection scorecards and credit risk models. • Experience in validation of Expected Credit Loss Models
9 & 10	<p>Manager - Analytics & Senior Manager - Analytics</p>	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> • Design and implement data analytics frameworks and methodologies that enable the organization to collect, store, and analyse large volumes of data from various sources. • Collaborate with business units, risk managers, and other stakeholders to identify data analytics opportunities that align with the organization's strategic goals and objectives. • Develop predictive models and machine learning algorithms to forecast customer behaviour, identify trends, and detect fraud. • Design and develop dashboards, reports, and visualizations that enable stakeholders to access and analyze data in a meaningful way. • Ensure that all data analytics activities comply with regulatory requirements and industry best practices. • Develop and deliver training programs on data analytics concepts and techniques. • Monitor and evaluate emerging data analytics trends and developments, and provide timely updates and recommendations to senior management and other stakeholders. • Any other work assigned from time to time. <p>Job specific skills :</p> <ul style="list-style-type: none"> • Strong analytical skills and the ability to use data for decision-making. • Excellent communication and presentation skills, with the ability to effectively communicate complex ideas to both technical and non-technical audiences. • In-depth knowledge of data analytics methodologies and data visualization. • Knowledge of data management and data governance best practices, including data security and privacy. • Experience with data analytics tools and technologies, including SQL, Python, R, Tableau, and VBA • Ability to work independently and collaboratively with cross-functional teams.
11 & 12	<p>Manager - Model Development & Senior Manager - Model Development</p>	<p>Roles & Responsibilities :</p> <ul style="list-style-type: none"> • Develop, implement, and maintain model development policies, procedures, and standards that align with regulatory requirements and industry best practices. • Collaborate with business units, risk managers, and other stakeholders to identify and prioritize model development needs that align with the organization's strategic goals and objectives. • Develop, test, and validate risk and pricing models used within the banking sector, including models for credit risk, market risk, operational risk, and liquidity risk.

		<ul style="list-style-type: none"> • Develop credit risk models (retail loan origination models, business banking customer rating models, and loan behaviour scorecards). • Ensure that all model development activities comply with regulatory requirements and industry best practices. • Monitor and evaluate emerging trends and developments in model development, and provide timely updates and recommendations to senior management and other stakeholders. • Conduct detailed analytical work with a high level of accuracy in order to deliver high level results to senior management, and contribute to the management and education of enhanced credit risk approaches. • To work on Provision and Expected Loss methodologies. This includes all inputs of Probability of Default, Loss Given Default and Exposure at Default (methodology). • Any other work assigned from time to time. <p>Job specific skills :</p> <ul style="list-style-type: none"> • Strong analytical skills and the ability to use data for decision-making. • Excellent communication and presentation skills, with the ability to effectively communicate complex ideas to both technical and non-technical audiences. • In-depth knowledge of regulatory requirements related to model development and validation. • Knowledge of risk and pricing models used within the banking sector, including credit risk, market risk, operational risk, and liquidity risk. • Ability to work independently and collaboratively with cross-functional teams. Top of Form
13	<p>Senior Manager - Bank, NBFC and FI Sector Credit Risk Management</p>	<p>Roles & Responsibilities</p> <ul style="list-style-type: none"> • Formulation of Policy and Pricing along with Product development, research and risk profiling conforming to Bank's Internal Risk Appetite and Regulatory Expectations • To undertake risk-return evaluation of the Bank's loan portfolio from time to time for providing insight and feedback for policy formation and marketing efforts • Independent Credit Risk Evaluation of Loan Proposals, assessing the credit and financial strength of ETB/NTB Customers by performing fundamental credit analysis of counterparties using both quantitative and qualitative factors and providing recommendations • Accountability for ensuring best in class core credit risk analysis of applicable portfolio ensuring consistencies with industry leading practices and conforming to all internal credit procedures/policies, all related regulatory expectations based on Predictive Data Analytics (through combination of MIU data, EWS data, CREMON etc.) • Conducting Industry and Sector Analysis and providing report for the same to the Operational Units/Top Management periodically • Stressed Sector/ Borrowers identification and analysis of restructured/ SMA/ others to timely reduce exposures by way of planned exit strategy for risk reduction • To undertake risk-return evaluation of the Bank's loan portfolio from time to time for providing insight and feedback for policy formation and marketing efforts • Conducting Specific Stress Testing and Scenario Analysis for Capital Adequacy Assessment • Performance Monitoring based on the utilisation level of Credit Risk Capital allocated to the specific division • Other credit risk related activities related to Risk management Department <p>Job specific skills</p> <ul style="list-style-type: none"> • Thorough understanding of the credit underwriting and/or portfolio management process • Well-developed analytical skills, including an understanding of financial components such as (liquidity position, leverage profile) with the ability to identify root causes and trends and anticipate issues • Knowledge of relevant and business-level credit policies and the ability to apply this knowledge to specific situations • Forms independent opinions on credit and recognizes emerging risks. • Ability to identify early warning and provide portfolio steering • Highly Effective interpersonal skills, with the ability to build relationships and exert influence with and without direct authority with Senior Levels of Management • sSolid organizational skills with ability and willingness to work under pressure and manages time and priorities effectively
14	<p>Senior Manager - MSME Credit Risk Management</p>	<p>Job specific skills</p> <ul style="list-style-type: none"> • Thorough understanding of the credit underwriting and/or portfolio management process • Well-developed analytical skills, including an understanding of financial components such as (liquidity position, leverage profile) with the ability to identify root causes and trends and anticipate issues • Knowledge of relevant and business-level credit policies and the ability to apply this knowledge to specific situations • Forms independent opinions on credit and recognizes emerging risks. • Ability to identify early warning and provide portfolio steering • Highly Effective interpersonal skills, with the ability to build relationships and exert influence with and without direct authority with Senior Levels of Management • sSolid organizational skills with ability and willingness to work under pressure and manages time and priorities effectively

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 Imaging :-

- 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.*

FORMS

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

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

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

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

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

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

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

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

Signature _____

Designation _____

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

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

* Please delete the words which are not applicable.

Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

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

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

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

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

Dated : _____ District Magistrate

Deputy Commissioner etc.

Seal

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

** - As amended from time to time.

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

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

FORM-I

Disability Certificate

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

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

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

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

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

No. _____ Ward/Village/Street _____ Post Office

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

and am satisfied that :

(A) he/she is a case of :

- Locomotor disability
- Blindness

(Please tick as applicable)

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

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

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

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

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

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

Certificate No. :

Date :

This is to certify that we have carefully examined

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

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been 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
ECONOMICALLY WEAKER SECTION

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

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No. _____

Date: _____

VALID FOR THE YEAR _____

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

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

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

Signature with Seal of Office _____
Name _____
Designation _____

Recent Passport size
attested photograph
of the applicant

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

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

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