



**RECRUITMENT FOR SENIOR POSITIONS IN FINANCE FUNCTION ON FIXED TERM ENGAGEMENT ON CONTRACT BASIS**  
***Join India's International Bank for a Challenging Assignment***

**Online Registration of Application starts from :**  
**25.06.2021**

**Last date for Online Registration of Application & Payment of fees:**  
**15.07.2021**

Bank of Baroda, One of India's Largest Bank is looking for qualified and experienced professionals for various Senior positions for transformation of the Finance function of the Bank

**PLEASE NOTE THAT**

- Candidates are advised to check Bank's website [www.bankofbaroda.co.in/careers.htm](http://www.bankofbaroda.co.in/careers.htm) (Current Opportunities) regularly for details and updates. Call letters/advice, where required will be sent by e-mail only. All revisions/corrigendum(if any) will be hosted on the Bank's website only
- All correspondence will be made only on the email ID mentioned by the candidate in their online application form and the same has to be kept active for receiving communication viz., call letters/Interview Dates/advice etc.
- The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment. Candidates are requested to note down the acknowledgement number for their reference.
- Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Short-listing and interview / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents as and when called by the Bank.
- Post qualification experience below 6 months in any organization would not be considered

**DETAILS OF THE POSITION/S:**

| SN | Position & Vacancy                                           | Age<br>(as on<br>01.06.2021)   | Education<br>(as on 01.06.2021)                                                       | Work Experience (as on 01.06.2021)                                                                                                                                                                                                                                                                                                                   |
|----|--------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1  | Head – Business Finance<br>(1 Vacancy)                       | Min: 38 Years<br>Max: 45 Years | Graduate (Any discipline)<br>and<br>MBA (Fin) / CFA / CMA                             | Minimum of 15 Years of work experience, out of which at least 8 years of experience in Business Finance in Bank / NBFC / Financial Inst. Etc.<br><br>The candidate should have been in leadership role for at least 3 Years                                                                                                                          |
| 2  | Head – Internal Controls & Finance Governance<br>(1 Vacancy) | Min: 38 Years<br>Max: 45 Years | Graduate (Any discipline)<br>and<br>CA / CMA                                          | Minimum of 15 years of work experience in the area of Internal Controls, Internal Audit & Operational Governance Oversight, out of which at least 6 years' experience in a Big 4/Large/Leading Accounting Firm.<br><br>The candidate should have been in leadership role for at least 3 Years in the area of Internal Audit, Controls in a Bank/NBFC |
| 3  | Head – Investor Relations<br>(1 Vacancy)                     | Min: 38 Years<br>Max: 45 Years | Graduate (Any discipline)<br>and<br>CA / MBA (preferably in Finance stream)           | Minimum 15 years of work experience in Investment banking or in Institutional Broking house on institutional sell side. Experience in Investment research shall be preferable. Should be proficient at leading investor engagement. Should be networked with Large Institutional players.                                                            |
| 4  | Dy. Head – Investor Relations<br>(1 Vacancy)                 | Min: 35 Years<br>Max: 40 Years | Graduate (Any discipline)<br>and<br>CA / MBA (preferably in Finance stream)           | Minimum 12 years of work experience in BFSI Sector, out of which at least 8 years of experience in Investment Banking / Institutional Broking / Institutional Sales<br><br>Applicants with experience in Investment Research / Networking with large institutional players shall be preferred                                                        |
| 5  | Dy. Head – Financial Accounting<br>(1 Vacancy)               | Min: 35 Years<br>Max: 40 Years | Graduate (Any discipline)<br>and CA<br><br>Preference for candidates who are ICWA/CMA | Minimum 12 years of work experience in BFSI sector out of which, at least 8 years of experience in a leading/large accounting firm/Bank/BFSI sector preferably as a Senior Financial Accountant or a Senior Accountant.                                                                                                                              |
| 6  | Vice President – Balance Sheet Planning<br>(1 Vacancy)       | Min: 32 Years<br>Max: 40 Years | Graduate (Any Discipline)<br>and<br>CA / CMA/CFA/ MBA (preferably in Finance stream)  | Minimum 9 years of work experience in BFSI Sector, out of which at least 6 years' experience in Business Finance Function / Product Profitability Function / Financial Planning & Analysis                                                                                                                                                           |

|   |                                                                       |                                |                                                                                      |                                                                                                                                                                                                  |
|---|-----------------------------------------------------------------------|--------------------------------|--------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 7 | Vice President – Product Profitability<br>(1 Vacancy)                 | Min: 32 Years<br>Max: 40 Years | Graduate (Any Discipline) and<br>CA / CMA/CFA/ MBA<br>(preferably in Finance stream) | Minimum 9 years of work experience in BFSI Sector, out of which at least 6 years' experience in Business Finance Function / Product Profitability Function / Financial Planning & Analysis       |
| 8 | Vice President – BU Profitability & Expense Management<br>(1 Vacancy) | Min: 32 Years<br>Max: 40 Years | Graduate (Any Discipline) and<br>CA / CMA/CFA/ MBA<br>(preferably in Finance stream) | Minimum 9 years of work experience in BFSI Sector, out of which at least 6 years' experience in Business Finance Function / BU Profitability/ Expense Management / Financial Planning & Analysis |

|                                  |                                                                                                                                                                                                                                                        |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Role &amp; Responsibility</b> | As detailed in Annexure I                                                                                                                                                                                                                              |
| <b>Nature of Engagement</b>      | Contractual Engagement for a period of 3 years, with quarterly/yearly performance review, extendable at the option of the Bank.                                                                                                                        |
| <b>Compensation</b>              | Remuneration will be offered based on candidate's qualifications, experience and overall suitability for the post, and shall not be a limiting factor for suitable candidates.                                                                         |
| <b>Location of Posting</b>       | Mumbai.<br><br>The candidate may be deputed to work with the team(s) within the Bank/ any subsidiary of the Bank if and as deemed necessary. The selected candidates are liable for transfer anywhere within India as per the requirement of the Bank. |

**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 candidates

**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.

#### A. SELECTION PROCEDURE:

Selection will be based on short listing and subsequent round of Personal Interview and/or Group Discussion and/or any other selection method.

- Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- The Bank reserves its right to call candidates in a ratio, at its sole discretion, as per the Banks requirement.
- Adequate candidates as decided by the Bank will be shortlisted based on their qualification, experience and overall suitability for Interview. Most suitable candidates will be called for the selection process (GD/PI/any other selection method) and merely applying / being eligible for the post does not entitle the candidate to be eligible for the selection process.
- The qualifying marks in Interview/selection procedure will be decided by the Bank.
- A candidate should qualify in all the processes of selection, GD and/or PI and/or other selection method (as the case may be) and should be sufficiently high in the merit to be shortlisted for subsequent process.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.

#### B. HOW TO APPLY:

**Candidates are required to have a valid personal email ID and Contact Number.** It should be kept active till completion of this recruitment project. Bank may send call letters for GD and/or 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 Online.

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

- Candidates should visit Bank's website [www.bankofbaroda.co.in/Careers.htm](http://www.bankofbaroda.co.in/Careers.htm) and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Career Page -> Current Opportunities on the Bank's website & pay the application fee using the Payment Gateway.
- Candidates need to upload their Resume while filling online application. Candidates are also required to upload their scanned photograph, signature and other documents related their eligibility. Please refer to Annexure II regarding scanning of photograph & signature and upload of documents.
- Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application, candidates are advised to verify the

details in the online application form and modify the same if required. No change is permitted after clicking on **SUBMIT** button. Visually Impaired candidates will be responsible for getting the details filled in/carefully verifying, in the online application and ensuring that the same are correct prior to submission as no change is possible after submission.

- 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 DOB Proof, Graduation Certificate, Other Certifications, Experience Letter, Document showing Break up of CTC, Latest Salary Slip (e.g. May / June 2021), etc. at the time of submitting the online application form
- vii. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam
- viii. Bank of Baroda does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of Bank of Baroda.

**b) PAYMENT OF FEES:**

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

**c) GENERAL INFORMATION:**

- i) The selected candidate will be required to sign an employment contract.
- ii) Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date (01.06.2021) 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 will have to appear for the GD/interview/Selection Process 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.
- v) 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.
- vi) In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- vii) 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.
- viii) 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.
- ix) **Intimations, wherever required will be sent by email and/or 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.co.in](http://www.bankofbaroda.co.in) for latest updates.



- x) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.

#### C. ANNOUNCEMENTS

All further announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorised Bank's website [www.bankofbaroda.co.in](http://www.bankofbaroda.co.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 Banks' 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.**

Merely satisfying the eligibility criteria norms does not entitle the candidate to be called for GD/ interview / selection process. The Bank reserves the right to call only the requisite number of candidates for GD/ interview / selection process 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 or to cancel the Recruitment Process entirely at any stage without assigning any reason.

Mumbai  
25.06.2021

Chief General Manager (HRM)

**Indicative List of Roles & Responsibilities**

**SN 1: Head – Business Finance**

1. Strategy
  - Effectively partner with Business Heads & CFO to help shape, formulate and execute the Business strategy.
  - Spearhead the Budget planning and forecasting along with the respective Business Heads
2. Business
  - a. Performance Management:
    - Provide Business Heads with the financial management information necessary to monitor the performance of business.
    - Manages the Funds Transfer Pricing (FTP) framework of the bank to optimise overall profitability of the bank and incentivise growth businesses to develop in line with strategic plan of the Bank
    - Ensure appropriate yield curves implemented for reflecting vertical performance is correctly captured using FTP
    - Ensure respective businesses have a robust plan and budget and receive accurate timely monthly revenue, cost and Risk Weighted Assets (RWA) information (as necessary) to enable performance to be monitored against these plans.
    - Create and maintain a strategic and scalable Information Management Infrastructure to deliver quality MIS and Business analytics to support business growth.
    - Collaborate strongly with the business/ support units and provide them superior data / fact led analytical insights (business and external environment) that help them take critical business decisions
    - Capture and assimilate market intelligence and use analytics to provide relevant insights and financial modelling for business purpose
    - Driving and implementing capital budgeting decisions for any new projects in all business units.
  - b. Cost Management and Control:
    - Develop and maintain appropriate policies and procedures which ensure that cost budgets are rigorously adhered to, that resources under the direct control and influence of the Business are spent carefully, and only in support of approved plans and initiatives.
    - Ensure that service charges (allocated costs) are clearly understood, and help articulate cost drivers, so that Business Heads understand how it influences costs in these functions and can identify cost/ benefit alternatives for the business.
    - Ensure that costs of business programmes and projects are properly managed and accounted for, including effectively supporting the project investment process with proposals which are realistic, and articulate clearly costs and benefits in sufficient detail to enable the delivery of benefits to be tracked fully.
    - Set Granular level targets for effective financial management
  - c. Balance Sheet Management:
    - Ensure capital usage and allocation is optimised across Business and drivers of capital usage are well understood.
  - d. Accounting Policy Support and Advisory:
    - Provide a source of genuine expertise on accounting policies, their applicability to the CB businesses, and their interpretation in the case of individual transactions.
    - Ensure that respective Business verticals maintains a full awareness of accounting policies as they are discussed and developed, and takes a pro-active approach in managing the implications of these for its business
  - e. Risk Management

- Responsible for identifying, assessing, monitoring, controlling and mitigating risks relevant to Business Finance.
  - Ability to interpret financial information, identify key issues based on this information and put in place appropriate controls and measure
  - Effectively and collaboratively identify, escalate, mitigate and resolve risk, conduct and compliance matters as they arise in connection with the role.
- f. Governance
- Awareness and understanding of the regulatory framework in which the Bank operates, and the regulatory requirements and expectations relevant to the role
  - Actively support CFO and new business activity wherever required

## **SN 2: Head – Internal Controls & Finance Governance**

- Responsible for establishing & maintaining the Internal Controls Framework in the Bank, in line with laid down guidelines and as per regulatory requirements.
- Within the Finance Function ensures appropriate policies and standard operating policies are maintained and updated in a timely fashion
- Oversight of Internal Financial Controls (ICOFR) on Financial Reporting
- Establish a Governance Framework for Reconciliation of Office Accounts Pan bank with an effective technology platform for validating and archiving operational data
- Establish a governance framework for General Ledger Analysis for ensuring correct capture of cost, eliminate possibility of revenue leakage, and ensure income recognition as per IRAC norms. Focus on ensuring any anomaly that is observed is rectified and dealt with appropriately.
- Provide advice and guidance to business lines on the maintenance of an effective and adequate Internal Control environment.
- Responsible for liaising with Statutory Auditors on Internal Financial Controls (IFC) audits
- Ensure Internal Control Framework is implemented across the institution. Identify gaps and recommend risk mitigation measures, wherever required
- Ensure adequacy of controls, financial reliability and compliance with all applicable directives and regulations

## **SN 3: Head – Investor Relations**

- Develop a robust investor relations strategy and framework
- Develop investor confidence and belief in the Banks' vision and strategy for delivering shareholder value
- Provide insights on market activity and present them to the leadership team
- Serving as the primary point of contact for the investment community, equity analysts and rating agencies
- Detail/comprehensive and competitive analysis of different financial models/ Financials tools/ Financial Metrics etc.
- Maintain and create press releases, presentations and other communication documents of the Bank.
- Develop materials for Board of Directors meetings
- Monitor the movement of shareholders regularly and give recommendations to the top management on the basis of such analysis
- Benchmarking of Banks financial performance & share price movement with the peer Banks.
- Monitor analysts' reports and summarize them for senior management
- Any other work as entrusted by the Bank from time to time

#### **SN 4: Dy. Head – Investor Relations**

- Analyze and present financial trends, competitor behaviour, shareholder issues, and anything else that could impact the business
- Monitoring performance and result oriented metrics on a daily/weekly/monthly/ quarterly basis.
- Constant updating of the 'Investor Relations (IR)' section on the company website at a regular interval.
- Tracking investors' perception and query on a regular basis and convey the same to the Top Management and to resolve issues, if any.
- Arranging of Conferences, Meetings, Roadshows, Earnings transcript calls, and investors interactions whenever required.
- Maintain database of investors, analysts and rating agencies and liaison with them to understand the sentiment.
- Any other work as entrusted by the Bank from time to time

#### **SN 5: Dy. Head – Financial Accounting**

- Ownership of the quarter/year end accounting process including being the lead contact for the external audit;
- Driving process improvement to ensure consistency, clarity and integrity of the financial reports.
- Standardization of accounting processes & internal control
- Ensure effective systems, internal control guidelines, people and processes are in place to adhere to applicable Accounting policies and regulatory rules
- Ensure submission of required report to RBI as per their requirement from time to time and act as single point of contact for handling any issues.
- Implementation of Indian Accounting Standards (IND AS)
- Preparation of books of accounts of the bad debts in compliance with the IRAC norms.
- Manage processes for financial forecasting, budgets and consolidation and reporting.
- Build strong finance team for efficient finance operation across various locations.
- Analyze and present financial reports in an accurate and timely manner; communicate monthly and annual financial statements;
- Coordinate and lead the annual audit process, liaise with external auditors and the Top leadership of the Bank.
- Oversee and lead annual budgeting and planning process; administer and review all financial plans and budgets; monitor progress and changes.

#### **SN 6: Vice President - Balance Sheet Planning**

- Using Best in class platform for forecasting all significant balance sheet assets and liabilities for capital and business planning purposes.
- Evaluation of what is the optimal mix of product portfolio based on: Profitability, Capital Consumption, Liquidity profile, Funding support
- Analyse the metric/s should the bank needs to optimize such as growth of NII; ROE ; RWA and engage with various business verticals to ensure Bank level metrics are in line with strategic plans and board directions
- Drive Capital Allocation across businesses based on projected profitability, RoA optimization and ensuring capital efficient business growth
- Develop and maintain a comprehensive modelling system that maintains consistent approach to data quality and modelling methods, audit, back test, tracking, and annual validation.
- Present stress test and other scenarios to corporate FP&A senior management
- To assist in planning, budgeting and forecasting and reporting of monthly variance.
- To evaluate and implement improvements through automation and actively engage with team on ensuring process improvements are delivered.

#### **SN 7: Vice President - Product Profitability**

- To collaborate with Business/Product teams to develop, implement and maintain a long term robust planning model to support financial planning and assist the leadership team in making strategic decisions. Development of financial models for Product business case investments.
- Perform data analytics such as understanding current state operational cost and impact of investment and targets on future state
- Collaborate with Business team to support the development of new driver based product financial models.
- Perform customer and product profitability analysis and makes investment and pricing decisions. Finds opportunities to drive revenue growth, margin expansion and a more favourable mix (i.e., driving preferred products and services).
- Validation of FTP Calculation Engine & Cost Allocation Models and impact on product profitability
- Responsible for :
  - Cost allocation methodologies (required precision vs degree of difficulty)
  - FTP Policy & Approach
- Deep dive analysis on key drivers.
- Measure impact of product focused investment initiatives and scenario sensitivities on Product Profitability
- Provide financial expertise in all areas where required particularly with the pricing strategy, investment appraisals, product and customer profitability, and unit economics
- Identify and execute upon operational improvement opportunities

#### **SN 8: Vice President - BU Profitability & Expense Management**

- Preparation of business line wise reports providing insights to the management on business performance (covering P&L and headcount) on periodic basis.
- Develop, manage and improve KPI's, expenditure control systems and performance reporting systems to improve material conversion efficiency and reduce overall BU expenditure.
- Prepare, monitor and control direct cost budgets and standards in conjunction with Financial Controller, and overall BU budgets including RMS to ensure expenditure and conversion efficiencies are in line with annual business plan.
- Perform reconciliation between various Management accounting systems to substantiate balances and breaks pertaining to both costs and revenues.
- Develop and coordinate BU profit plans, monthly forecasts, financial reconciliations, reports and analysis for BU management, including variance analysis and cost control reporting and recommendations.
- Assist in identifying process improvements in BU's, control procedures, and workflow organization to increase the team's efficiency and effectiveness and formulate system enhancement for the BU's.
- Advice and counsel BU Management on financial implications of operating strategies, cost control actions and decisions.
- Manage, analyze, evaluate and interpret BU financial forecasts and operating results.
- Inform management of results and recommend corrective actions to address unfavourable variances.
- Review, analyze and evaluate financial data and information for accuracy, consistency and transparency.
- Develop, control and maintain adequate product costing systems for valuation and cost estimating activities.

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

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

**(i) Photograph Image :-**

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

**(ii) Signature Imaging :-**

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

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

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

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

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

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

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

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

- The documents are to be scanned in pdf format
- Size of the file should be less than 2MB
- Click on the respective link 'Choose file'.
- Browse and select the location where the scanned document/file has been saved.
- Select the file by clicking on it.
- Click the upload button.

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

**Note :-**

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

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