

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

Join India's Premier Bank for a Challenging Assignment

Online Registration of Application starts from : 07.01.2022	Last date for Online Registration of Application & Payment of fees: 27.01.2022
Bank of Baroda, One of India's Largest Bank is looking for qualified and experienced Wealth Management Professionals to strengthen its Wealth Management Services.	
PLEASE NOTE THAT	
1. Candidates are advised to check Bank's website 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 posted 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 application is submitted in full and 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.	
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	

DETAILS OF THE POSITION/S:

Sn	Post & Vacancies	Age (as on 01.01.2022)	Education (as on 01.01.2022)	Work Experience (as on 01.01.2022)
1	Head- Wealth Strategist (Investment & Insurance) (1)	Min: 31 Years Max: 50 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	<ul style="list-style-type: none"> Minimum 10 Years of relevant work experience in financial services, Investment advisory and Private banking out of which minimum 8 Years of experience in Wealth Management. Excellent Knowledge of Investment Products, AIFs, PMS, Mutual Funds, Insurance etc. Proven track record of High Performance and Leadership. Should have managed a large team of relationship managers & Team Leads at Regional Level at least for 2 years.
2	Wealth Strategist (Investment & Insurance) (28)	Min: 24 Years Max: 45 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	<ul style="list-style-type: none"> Minimum 3 years of experience as a Relationship Manager/ Investment Counsellor in Wealth Management. Excellent knowledge of Investment Products, PMS, AIF, Mutual Fund, Insurance etc.
3	Investment Research Manager (Portfolio & Data Analysis and Research) (2)	Min - 23 Years Max - 35 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	<ul style="list-style-type: none"> Minimum 2 years of experience Research field in Wealth Management with leading Public / Private / Foreign Banks / Broking / Security firms. The candidate should have adequate understanding of macro factors impacting the local and global market.
4	Portfolio Research Analyst (2)	Min - 22 Years Max - 35 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	<ul style="list-style-type: none"> Minimum 1 year of experience as a Research Analyst in Wealth Management with leading Public / Private / Foreign Banks / Broking / Security firms. The candidate should have good command over excel and MIS preparation. Must possess sound communication skill. Must possess requisite knowledge of Wealth Management products.
5	NRI Wealth Products Manager (1)	Min - 26 Years Max - 40 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	<ul style="list-style-type: none"> Minimum 5 years of experience in product management / channel management / relationship management in any Public/Private/Foreign Banks.

				<ul style="list-style-type: none"> • Understanding of process and systems including Investments, core banking, remittances & forex, etc. for NRI Segment. • Excellent communication skills to handle cross-functional teams and vendors • Strong understanding of internal processes and systems • Strong analytical & execution skills • Excellent inter-personal skills to handle cross-functional teams
6	Product Manager (Trade & Forex) (1)	Min - 24 Years Max - 40 Years	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> • Minimum -3- years of relevant work experience. • Sound understanding of Forex and Derivatives. • Good understanding of trade products and entire trade life cycle. • Sound knowledge of forex business. • Excellent understanding of Foxex, MM and Derivatives Products. FX, OTC trade processing background with risks and controls surrounding this function. • Understanding of LC, BG, Package credit, pre shipment, post shipment.
7	Trade Regulation –Sr. Manager (1)	Min - 24 Years Max - 40 Years	Graduate from Government recognized University or Institution.	<ul style="list-style-type: none"> • Minimum -3- years of relevant work experience. • Sound knowledge of FEMA and other Forex related guidelines. • Well versed with the RBI guidelines on remittance for NRI clients, and Entrepreneurs. • Knowledge of Bank products offerings for NRI clients, and Entrepreneur. • Must have Work experience of at least 2 years in any Private or Public Bank or any financial institution the same job role.
8	Product Head –Private Banking (1)	Min - 24 Years Max - 45 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE	<ul style="list-style-type: none"> • Minimum -3- years of relevant work experience. • Must have experience of handling clients segments having TRV of Rs 15 Cr and above. • Must be well versed with the Investment, Insurance, Derivative Products, etc. • Ability to co-ordinate with various department like Trade, Forex, Project Finance, Merchant Banking, Syndication, Venture Capital, Private Equity. • Must have sound knowledge of the prevalent ecosystem of Private Wealth in the industry. • Must be aware of the regulatory guidelines, pertaining to products.
9	Group Sales Head (Virtual RM Center) (1)	Min- 31 Years Max-45 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management	<ul style="list-style-type: none"> • Minimum 10 Years of relevant work experience in financial services, Investment advisory out of which minimum 5 Years of experience in Wealth Management. • Prior experience of handling virtual Relationship Manager sales centre/outbound sales in call centre, outbound tele-sales • Good understanding of the sales process and compliance for tele sales. • Excellent Knowledge of Investment Products, PMS, Mutual Funds and Insurance • Proven track record of High Performance and Leadership • Should have managed a large team of relationship managers & Team Leads at Regional Level at least for 5 years.

10	Private Banker – Radiance Private (20)	Min- 33 Years Max-50 Years	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India/Govt. bodies/AICTE Desirable qualification : 2 years full time Post Graduate Degree / Diploma in Management , CFP, CFA or equivalent qualifications	<ul style="list-style-type: none"> • Minimum 12 Years of relevant work experience in financial services, Investment advisory or Private banking out of which minimum 8 Years of experience is in Wealth Management or related profiles • Excellent knowledge of Private Banking products and services including Investments (Mutual Funds, PMS, AIFs, Structured products). Insurance (Life, Health, General), Banking Products (Assets as well as Liabilities), Trusts as well as advisory services etc. • Proven track record of high performance and bespoke relationship management • Excellent connections in the respective private banking markets • Well-versed in terms of Banking regulations, and reforms and developments/changes across the Wealth Management business spectrum
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Roles & Responsibilities are appended at (Annexure I)

The tentative/likely place for posting for each of the positions is mentioned against the respective post however the Bank reserves the right to modify the place of posting as per requirements of the Bank from time to time.

Sn	Post	Tentative/Likely Place of Posting
1	Head- Wealth Strategist (Investment & Insurance)	Mumbai (1)
2	Wealth Strategist (Investment & Insurance)	Hyderabad, Chennai, Lucknow, Mumbai, Delhi, Baroda, Pune, Bengaluru, Kolkata & Ahmedabad (28)
3	Investment Research Manager (Portfolio & Data Analysis and Research)	Mumbai (2)
4	Portfolio Research Analyst	Mumbai (2)
5	NRI Wealth Products Manager	Mumbai (1)
6	Product Manager (Trade & Forex)	Mumbai (1)
7	Trade Regulation –Sr. Manager	Mumbai (1)
8	Product Head –Private Banking	Mumbai (1)
9	Group Sales Head (Virtual RM Center)	Mumbai (1)
10	Private Banker – Radiance Private	Ahmedabad, Bengaluru, Delhi & Mumbai (20)

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

RESERVATION IN POSTS:

Position	SC	ST	OBC	EWS	UR	Total
NRI Wealth Product Manager:1	0	0	0	0	1	1
Product Manager (Trade & Forex):1	5	2	8	3	13	31
Wealth Strategist (Investment & Insurance):28						
Product Head-Private Banking:1						
Trade Regulation-Sr. Manager:1	0	0	1	0	3	4
Investment Research Manager (Portfolio & Data Analysis and Research):2						
Portfolio Research Analyst:2	3	1	5	2	11	22
Private Banker – Radiance Private: 20						
Group Sales Head (Virtual RM Centre):1						
Head Wealth Strategist (Investment & Insurance):1	8	3	14	5	28	58
Total						

Abbreviations stand for: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, EWS - Economically Weaker Sections, UR- Unreserved, PWD - Persons with Disability, OH-Orthopedically Handicapped, HI - Hearing Impaired, VI- Visually Impaired, ID- Intellectually Disabled.

NOTE:

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 candidates, while submitting their application/s.
5. The number of vacancies including reserved vacancies mentioned above are provisional and vary according to the actual requirement of the Bank.
6. Maximum age indicated is for General category candidates. Relaxation in upper age limit will be available as detailed as under:

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

A. RENUMERATION:

Remuneration offered will be on Fixed Salary basis depending on candidate's qualifications, experience, overall suitability, last drawn salary of the candidate and market benchmarks for the respective posts. Apart from the Fixed Salary, selected candidate will be eligible for Performance Linked Variable Pay which will be over and above the Fixed Salary but linked to the achievement of specific targets.

B. NATURE OF EMPLOYMENT:

Contractual Engagement for a period of 5 years, with periodic performance review. The term of engagement may be extended at the option of the Bank.

C. 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 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 invited for the selection process.
- A candidate should qualify in all the processes of selection i.e. 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.
- Minimum Qualifying marks for UR/EWS Candidates shall be 60% of the Marks and for SC/ST/OBC/PWD Candidates, the same shall be 55% of the Marks. However the Bank, reserves the right to modify the Minimum Qualifying Marks at any stage.

- **Methodology for Selection : All India Basis**

The number of vacancies listed above is tentative only. The Bank at its discretion reserve the right to modify/add/reduce the vacancies/locations as per the business requirements, administrative considerations and/or performance of candidates in the selection process or any other circumstances.

D. **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:**

- i. Candidates should visit Bank's website 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 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.
- 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 DOB Proof, Graduation Certificate, Other Certifications, Category/PWD Certificate, Experience Letter, Document showing Break up of CTC, Latest Salary Slip (e.g. November/December 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.
- ix. Candidates applying for the post of Sr. Relationship Manager have to choose the city/location from the list available at the time of submission of the application form.

b) **PAYMENT OF FEES:**

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

c) **GENERAL INFORMATION:**

- i) The selected candidate will be required to sign an employment contract.
- ii) Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date (01.01.2022) and also ensure that the particulars furnished by him/her are correct in all respects.
- iii) Appointment of selected candidate is subject to his/ her being declared medically fit as per the requirement of the Bank and the appointment will also be subject to the service and conduct rules of the Bank for such post in the Bank, amended from time to time.
- iv) In case of multiple applications, only the last valid (complete) application will be retained.

- v) 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.
- vi) 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.
- vii) In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- viii) 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.
- ix) 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.
- x) **Intimations, wherever required will be sent by email and/ sms only to the email ID and mobile number registered in the online application form.** Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the Bank's authorized website www.bankofbaroda.co.in for latest updates.
- xi) 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.

E. 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 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 initiation 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
07.01.2022

Chief General Manager (HRM)

Position	ROLES AND RESPONSIBILITIES
Head- Wealth Strategist (Investment & Insurance)	<ul style="list-style-type: none"> • Leading the team of Wealth Strategist (Investment & Insurance) to work in collaboration with Relationship Managers to serve the clients. • Educate the Wealth Strategist (Investment & Insurance) by providing latest market updates • Support and Hand hold the team for investment closure, preparing asset allocation, portfolio designing etc. • Guide the Wealth Strategist (Investment & Insurance) to prepare investment proposal/ investment policy statement for the clients. • Providing adequate support to team in assessing the performance of historical investment.
Wealth Strategist (Investment & Insurance)	<ul style="list-style-type: none"> • Driving investment product through sales team • Educate client about investment & Insurance options and potential risks • Research and analyse investments, strategies and market conditions to optimize investment portfolios, • To combine analytical ability, comprehensive fiscal knowledge and customer service skills to help clients define and reach their financial goals. • Ownership of the investment & Insurance targets of the cluster/ location that they are mapped to • AUM increase • Penetration of client base for creating new investors in MF/investments from existing client base • Increase in (Investment & Insurance Products) productivity of RMs • Ensuring better client experience both by qualitative and quantitative subventions • Portfolio Monitoring, rebalancing & reviews
Investment Research Manager (Portfolio & Data Analysis and Research)	<ul style="list-style-type: none"> • Analyzing the market news pertaining to Investments (MF, PMS, AIFs, Debt etc.) and make it available in simpler form to team. • Connect with the industry for gathering the analytical data. • Understanding the product offerings and investment avenues available in the market. • Do the comparative study of the investment products to draw a meaningful conclusion. • Preparing the data in presentable form for the team.
Portfolio Research Analyst	<ul style="list-style-type: none"> • Gathering the data from the various sources for providing support to the team members. • Assisting the team to prepare data analytics and research work. • Analyse the data of Mutual Fund, creating required MIS, information pertaining to Mutual Fund schemes and Insurance.
NRI Wealth Products Manager	<ul style="list-style-type: none"> • Responsible for managing NRI Investment products (Mutual Funds, Alternate Investment products) including new product launches and product enhancements • Responsible for facilitating NR NTB acquisitions across channels including Branches, Sales and others. • Measuring and driving active customer on-boarding and investment activation across channels • Actively engaging with the NR channel to drive portfolio objectives (CASA growth, Investment product penetration, book deepening, revenue footprint etc.) • Ensuring on-going competitor analysis for product features and TD rates, etc. • Planning and driving contests and R&R programs to drive business volumes • Coordinating with IT / external vendors for system development and process/platform initiatives • Devising Sales Incentive Plan (SIP) for the NR channel and ensure correct computation and pay-

	<p>outs. Facilitate resolution of queries pertaining to SIP's</p> <ul style="list-style-type: none"> Acting as the one-point contact for the International and offshore NR teams and provide ongoing product support on need basis. Creating / Reviewing / updating of marketing collaterals for NR Products
Product Manager (Trade & Forex)	<ul style="list-style-type: none"> Must be able to support the team at the ground from the central office. Co-ordinate with the various department like Trade & Forex for providing necessary support to team. Training the team on the products. Benchmarking the competitive products in the industry. Preparing requisite MIS to support the team.
Trade Regulation – Sr/Manager	<ul style="list-style-type: none"> Ensuring that business is done by the team in compliance of the regulatory guidelines. Educating the team at ground about the regulatory compliance to be followed, documents to be collected for it. Interacting with the client wherever necessary to ensure compliance. Updating the team on recent and relevant guidelines to be ensured
Product Head – Private Banking	<ul style="list-style-type: none"> Must enable Bank to develop Private Banking segment. Planning and executing strategies along with seniors to scale up business through this segment. Co-ordinating with various department like, Trade & Forex, Corporate Finance, Retail Banking etc providing necessary support to the clients, and team at the ground. Co-ordinating with the departments for syndicate loan, working capital, IPO etc. Studying and adopting best practices of the industry to scale up the segment
Group Sales Head (Virtual RM Center)	<ul style="list-style-type: none"> Defining and Implementing corporate strategy for the affluent segment in line with corporate vision and plan Designing market and sales strategy for management of existing client base, tracking and monitoring sales across business lines . Manage, coach and mentor team in achieving their KRA's and outperforming on the decided benchmarks Engage with key clients (Individual and corporates) and help in driving key business deals and transactions Build internal and external relationships to help create business development opportunities Foster a performance led and ethical culture in the area Conducting Individual and Joint Performance reviews for all profiles reporting to him /her Responsible for legal and compliance requirement being met.
Private Banker - Radiance Private	<ul style="list-style-type: none"> Acquisition of new client relationships and development/management of existing Private client relationships (TRV > INR 15 Cr) Initiates, develops and retains client relationships while contributing actively to business development and financial goals of the bank Responsible for overall revenue and profitability goals across the mapped private client base Expected to drive solicitation, presentation, closing and ongoing-management of private banking products across the mapped client base Liaises with Private Banking product teams to keep abreast of investment and other product offerings and acts as client's window to the private banking services offered the Bank Responsible for up-to-date compliance, KYC and client profile on all mapped clients Responsible for creating and owning the Investment Charter/Wealth Plan for all mapped customers based on assessment of risk tolerance, investment horizon and suitability for each client and

	<p>marketing appropriate products and services basis the charter</p> <ul style="list-style-type: none">• Remains abreast in terms of market trends and developments, customer preferences, and new/innovative products• Contributes to all aspects of the marketing mix including products development, high operational efficiency and bespoke customer service• Independently establishes a meeting system to ensure coverage of the mapped client base, completes meeting reports and establishes a robust follow-up system• Participates, anticipates, enquires, responds, and prepares written presentations and other documents independently• Expected to achieve high levels of service standards and maximize client satisfaction.
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GUIDELINES FOR SCANNING THE PHOTOGRAPH (4.5cmX3.5cm) & SIGNATURE and Documents

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 :-

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set the colour to True Colour
- File size as specified above
- 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).
- 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 :-

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

(v) For Upload of Documents:

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

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

Note :-

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

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

FORMS FOR SC/ST/OBC/EWS & PWD CANDIDATES

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.

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 annual 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

*Note 1 : Income covered all sources i.e. salary, agriculture, business, profession, etc.

**Note 2 : The term 'Family' for this purpose include the person, who seeks 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 holding test to determine EWS status.

NOTE :-

The Income and Asset Certificate issued 'by anyone of the following authorities in the prescribed format as given above shall only be accepted as proof of candidate's claim as 'belonging to EWS : -

- (i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka 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 and
- (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

FORM-I

Disability Certificate

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

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

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

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

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

No. _____ Ward/Village/Street _____ Post Office

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

and am satisfied that :

(A) he/she is a case of :

- Iocomotor disability
- Blindness

(Please tick as applicable)

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

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

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

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

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

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

Certificate No. :

Date :

This is to certify that we have carefully examined

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

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

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

House No. _____ Ward/Village/Street _____ Po

Office _____ District _____ State _____, whose photograph is affix

above, and are satisfied that :

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

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

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

In figures :- _____ percent

In words :- _____ percent

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

3. Reassessment of disability is :

(i) not necessary,

Or

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

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

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

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

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

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

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

FORM - III

Disability Certificate

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

(Prescribed proforma subject to amendment from time to time)

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

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

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

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

House No. _____ Ward/Village/Street _____ Post

Office _____ District _____ State _____, whose photograph is affixed

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

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

disability in the table below :

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

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

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

3. Reassessment of disability is :

(i) not necessary,

Or

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

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

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

Countersigned

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

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