

**RECRUITMENT OF FOUR EXPERIENCED SPECIALIST CADRE PROFESSIONALS ON FIXED TERM ENGAGEMENT ON CONTRACTUAL BASIS**

***Join India's International Bank for a Challenging and Progressive Career***  
***BOB/HRM/REC/ADVT/2024/06***

<b>Online registration of Application &amp; Payment of Fees</b>	<b>Start date : 19.07.2024</b>	<b>Last date : 08.08.2024</b>
<b>PLEASE NOTE THAT</b>		
1	Candidates are advised to check Bank's website <a href="http://www.bankofbaroda.in/careers.htm">www.bankofbaroda.in/careers.htm</a> (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	
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 when fee is deposited with the Bank through On-line mode on or before the last date for fee payment.	
4	Before applying, candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. Admission to any selection processes, 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 (wherever applicable)	
6	Only Candidates willing to serve anywhere in India, should apply.	

**Details of Positions & Eligibility Criteria (as on 01.07.2024):**

S.N.	POST	AGE	EDUCATION	POST-QUALIFICATION WORK EXPERIENCE
1	Chief Digital Officer (CDO)	Min: 40 Yrs. Max: 55 Yrs.	Mandatory: A Degree (Graduation) in any discipline from a University recognised by the Govt. Of India/ Govt. bodies/AICTE etc.  Preference shall be given to the Candidates who possess MBA/Post graduate diploma or degree in Management or its equivalent	Minimum of 18 Years' experience in BFSI Sector with 5 Years of experience at Senior / Head level position in relevant field
2	Chief Risk Officer (CRO)	Min: 45 Yrs. Max: 55 Yrs	Mandatory: Financial Risk Management from GARP,  Or Professional Risk Management Certification from PRIMA Institute,  Or Two Years as CRO in such regulated lender(s) in respect of which there is regulatory requirement of appointing CRO with Board Approval.  Desirable qualification: CFA/ CA/ ICWA/CMA or Equivalent from Abroad	<b>Mandatory:</b>  Minimum -25- years of experience in Bank / Financial Sector of which at least Seven (-7-) to Ten (10) years should have been in Risk Function.  Additionally, the candidate should have been in the Chief Risk Officer / Head of Risk Position for a Bank / Financial Institution for at least three (-3-) years.  <b>Additional Experience:</b>  The candidate should possess work experience in the following areas of Risk Management:  <ul style="list-style-type: none"> <li>• Hands on implementation of Risk Guidelines.</li> <li>• Handling regulatory and internal audit inspections.</li> <li>• Dealing with international regulators</li> </ul> <b>Desirable Experience:</b>  Good understanding of market risk and/ or liquidity management and / or operational risk, with exposure to analytics being an added desirable experience.
3	Chief Financial Officer (CFO)	Min: 45 Yrs. Max: 55 Yrs.	Mandatory: A qualified Chartered Accountant	Minimum 15 years' of experience in overseeing financial operations, preferably accounting and taxation matters, in banks/large corporates/ PSUs/Financial Institution/Financial services organisation or which at least 10 years should be in Banks/Financial Institutions (of which five years should be at Senior Management level)
4	Chief Technology Officer (CTO)	Min: 40 Yrs Max: 57 Yrs	Engineering Graduate in Computer Science/ Information Systems/ other related fields or MCA or equivalent qualification from a recognized University/ Institution.	20 years of experience in relevant areas is mandatory. He/she should have worked in Banking-IT related areas/projects involving IT Policy and Planning/ Financial Networks and Applications/ Financial Information Systems/ Cyber Security Technologies/ Payment Technologies, etc., of which five years should be at senior management level.

The educational qualifications shall be obtained from Institute recognized by AICTE/UGC/Government

<b>Roles &amp; Responsibilities</b>	As detailed in Annexure I	
<b>Nature of Engagement</b>	The engagement under the contract is for a period of three (-3-) years or upto attaining the age of -62- years, whichever is earlier and can be subsequently renewed yearly for -1- year each in such a manner that the total engagement period is not more than -5- year, subject to satisfactory performance at the discretion of the Bank. (subject to maximum age as -62- years).	
<b>Compensation (Indicative)</b>	Remuneration will be offered based on candidate's qualifications, experience, overall suitability, last drawn salary of the candidate and market benchmark. However, the maximum compensation (indicative) envisaged for the above positions as follows:	
	Chief Digital Officer (CDO)	Rs 100.00 Lacs to Rs 200.00 Lacs
	Chief Risk Officer (CRO)	Maximum of Rs. 200.00 Lacs
	Chief Financial Officer (CFO)	Rs 125.00 Lacs to 175.00 Lacs
	Chief Technology Officer (CTO)	Rs 125.00 Lacs to 175.00 Lacs
<b>Location of Posting</b>	Mumbai. However, the posting may be subject to change/modification depending on Bank's requirement from time to time.	

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

**NOTE:**

1. Caste/EWS/PWD certificate issued by Competent Authority on format prescribed by the Government of India will have to be submitted by the candidates declaring themselves as belonging to SC/ST/OBC/EWS/PWD category, while submitting their application/s.
2. The number of vacancies mentioned above are provisional and may vary according to the actual requirement of the Bank.
3. Maximum age indicated is for General category candidates (the declared vacancies are allotted under UR category). However, for 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, relaxation in upper age limit by 5 years will be applicable.

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

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

**a) SELECTION PROCEDURE:**

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

- Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- The Bank reserves its right to call candidates in a particular ratio, at its sole discretion, as per the Banks requirement.
- Adequate number of candidates as decided by the Bank will be shortlisted based on their qualification, experience and overall suitability for Interview. Most suitable candidates will be called for the selection process (PI/any other selection method) and merely applying / being eligible for the post does not entitle the candidate to be eligible for the selection process.
- The qualifying marks in Interview/selection procedure will be decided by the Bank.
- A candidate should qualify in all the processes of selection i.e. 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.
- Bank reserves the right to consider the candidature of the candidate to any other position mentioned in this advertisement other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered for.
- Bank reserves the right to combine two or more similar position/s as one position, if necessitated.

**b) HOW TO APPLY:**

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

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

1. Candidates should visit Bank's website [www.bankofbaroda.in/Career.htm](http://www.bankofbaroda.in/Career.htm) and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Bank's website in the Career page → Current Opportunities → Recruitment of Four Experienced Specialist Cadre Professionals 2024 & 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 Certificate, Other Certifications, Experience Letter (any document which substantiates relevant experience), Document showing Break up of CTC, Latest Salary Slip (e.g. May 2024/ Jun 2024), 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.

## 2) 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.

## 3) 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 (01.07.2024) 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 Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered. In case of selection, candidates will be required to produce relieving letter from the employer at the time of taking up the engagement and clearance from the respective authorities, wherever applicable.
- v) In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without notice.
- vi) Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
- vii) **Intimations, wherever required will be notified on Bank's website and/ or sent by Email and/ SMS only to the Email ID and Mobile number registered in the online application form.** Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorized Bank's website [www.bankofbaroda.in](http://www.bankofbaroda.in) for latest updates.
- viii) Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
- ix) The Bank reserves the right to modify the place of posting as per administrative requirements of the Bank from time to time.



बैंक ऑफ़ बड़ौदा **Bank of Baroda**



- x) Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application

c) **ANNOUNCEMENTS:**

All further Announcements/Addendum or Corrigendum (if any)/details pertaining to this process will only be published/ provided on authorized Bank's website [www.bankofbaroda.in](http://www.bankofbaroda.in) from time to time under **Career page → Current Opportunities→ Recruitment of Four Experienced Specialist Cadre Professionals 2024**. 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.

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/ any other selection process or increase/decrease the vacancies for any of the positions, as per the requirement of the Bank or to cancel the Recruitment Process entirely at any stage without assigning any reason.

**Mumbai**  
**19.07.2024**

**Chief General Manager (HRM & Marketing)**



**ANNEXURE I**  
**Roles & Responsibilities**

<b>Name of Position</b>	<b>Position 1: Chief Digital Officer (CDO)</b>
<b>Roles &amp; Responsibilities</b>	<p>The Chief Digital officer should be a Business Leader, Digital Strategist, business builder and have a complete understanding of the positioning of the Bank in the fast changing digitised world. His role will encompass:</p> <ul style="list-style-type: none"> <li>• Driving digital transformation and innovation in the Bank.</li> <li>• Formulate and implement Digital strategy that aligns with the bank's overall business goals and objectives.</li> <li>• Integrate new digital initiatives, new technologies and digital solutions in the Bank.</li> <li>• Identify and integrate new technologies such as artificial intelligence, blockchain and cloud computing to enhance banking services and products.</li> <li>• Enhance customer experience and engagement across digital channels</li> <li>• Utilise data analytics, through advance Machine learning / DeepLearning / Big Data etc. .</li> <li>• Develop new digital products and services across various digital channels thus enhancing bank's digital offerings.</li> <li>• Collaborate with IT and other business units to ensure digital strategies are effectively implemented.</li> <li>• Ensure cybersecurity and compliance with all regulatory guidelines pertaining to digital products and services.</li> <li>• Foster a culture of innovation across the bank and implement Change management</li> <li>• Build a digital cadre by nurturing a team of digital professionals in the organization with necessary training and development opportunities and updated on latest digital trends and technologies</li> <li>• Have oversight of digital payments business, digital lending business, digital platforms (Retail, SME, Agri), digital product engineering, digital channels (Mobile Banking, Internet Banking, Tablet Banking, WhatsApp Banking) ATMs/CRs, Fintech Partnerships, Startup Banking, BOB Innovation Centre.</li> <li>• Strengthen the Digital Marketing setup by identifying and implementing appropriate tech solutions.</li> </ul>
<b>Name of Position</b>	<b>Position 2 : Chief Risk Officer (CRO)</b>
<b>Roles &amp; Responsibilities</b>	<p>The expectation from the position of the CRO is to be a risk assessor for the Bank. He would be overall incharge of the Risk Management function of the Bank. It is expected that he will be driving the Risk Function from Regulatory/ Monitoring role to an Agile and Insight driven Risk Management Function and to play the role of an advisor to the top Management in the area of Risk Management for the Bank, apart from continuous Risk Monitoring.</p> <p>He shall be responsible for Implementing and maintaining a sound enterprise wide integrated Risk Management and governance framework encompassing credit, investment, operational, market and compliance risk including measuring and providing quantitative &amp; analytical support to the Business as well as development of a robust Risk Culture in the Bank.</p> <p>He shall be leading the facilitation, implementation and monitoring of effective risk management practices and ensure operating policies and procedures are complied throughout the Bank. He shall be advocating and supporting the culture of informed risk-taking, heighten awareness and use of advanced risk management practices through training and coaching. Effectively lead &amp; manage the Bank's team of dedicated risk professionals He shall arrange for periodic review and reporting of risk profile of the Bank to Risk Committees/ Top Management/ Board and implementation of BASEL guidelines as per RBI directives from time to time.</p> <p><b><u>In addition to the above the Job role of a CRO can be classified in following line of operations of the Bank.</u></b></p> <p><b><u>Credit Risk Management:-</u></b></p> <ol style="list-style-type: none"> <li>1) Responsible for bank wide effective credit risk management and its implementation.</li> <li>2) Ensure that there are adequate resources with required skills, experience and qualification.</li> <li>3) Review and approval of results of credit risk management processes before its reporting to CPC and / or Board.</li> <li>4) Ensure that all the reporting is done in a timely and accurate manner.</li> <li>5) Ensure co-ordination between CRM Cell and various other functions / departments in the bank.</li> <li>6) Ensure adequate training to bank employees on areas of credit risk management through workshop, e-learning materials, induction and other ongoing training programs.</li> <li>7) Responsible for keeping risk limits, industry/ product/segment/ single loan wise by setting risk appetite. Be responsible for setting of loss limits for portfolios and allocation of capital based on risk return equations.</li> <li>8) Responsible for stress testing of the portfolio in compliance with regulatory requirements for adjusting capital allocations by taking in account various commodity cycles and regional downturns and ensuring that stress testing and capital utilization is embedded in the decision making process.</li> </ol>

- 9) Arrange for preparation of Annual Internal capital adequacy Assessment Process (ICAAP) document for the Bank and its continuous refinement.
- 10) Monitor large individual/ group exposures and industry wise / facility wise/ CRA rating wise exposures-with reference to RBI prudential norms and in-house substantial limits.
- 11) To arrange for development and periodic validation/ review of Credit Risk Assessment (CRA)/ Scoring models.

**Market Risk Management:-**

- 1) Translate Market Risk Management framework established by the Board of Directors into specific policies, processes and procedures that can be implemented and verified within the different business units.
- 2) Clearly assign authority, responsibility and reporting relationships to encourage and maintain accountability and ensure that the necessary resources are available to manage market risk effectively.
- 3) Assess the appropriateness of the management oversight process in light of the risks inherent in a business unit's policy.
- 4) Ensure day-to-day activities are conducted by qualified staff with the necessary expertise, technical capabilities and access to resources and that staff responsible for monitoring and enforcing compliance are independent from the units they oversee.
- 5) Ensure that market risk management policy has been clearly communicated to staff at all levels that deals with market risk.
- 6) Give particular attention to the quality of documentation controls and transaction-handling practices.
- 7) Guide and direct the market risk management team on monitoring of the entire market portfolio, Interest Rate Risk, Equity Price Risk, Risk capital Analysis monitoring derivatives in respect of foreign currencies, country wise limits, counterparty bank limits and stress testing.

**Operational Risk Management:-**

- 1) Supervise the activities of ORM CELL for the continual implementation of effective operational risk management framework and all its components.
- 2) Review and approval of operational risk related policies and procedures for internal and domestic subsidiaries and overseas territories/ subsidiaries.
- 3) Review and approve the recommendations of the ORM CELL before submission to the Operational Risk Management Committee.
- 4) Assess interrelationships between Operational and other risk types. To facilitate the analysis of risks and interrelationships of risks across market, credit and operational risks.
- 5) Assure that line and executive management maintain an ongoing understanding of operational risks and participate in related risk management activities.
- 6) Ensure that operational risk management cell is appropriately staffed with requisite level of qualification, experience and skills.
- 7) To conduct meeting of Product and Process Approval Committee (PPAC) for approval of new / modification in product, process and systems and place the agenda before the respective committee as under for confirmation of the approval by Product and Process Approval Committee.
- 8) To conduct Credit Policy Committee (CPC) for credit risk related products.
- 9) To conduct Asset Liability Management Committee (ALCO) – Market risk related issues including issues related to balance sheet management.
- 10) Operational Risk Management Committee (ORMC) – For operational risk related issues and where issues other than credit risk and market risk are involved.
- 11) Facilitate the maintenance if risk corporate policies including credit and counterparty risk, market risk, operational risk compliance, security and portfolio valuation, acceptable use, information security, physical security, business continuity planning, and limit breaches and escalation.
- 12) Standardize risk vocabulary to identify common risk, implement process to identify new risk and simulate crisis scenarios for testing BCP for IT etc.
- 13) Engage market research firms for testing market feasibility of new products, and undertaking rigorous testing before signoff on implementation of a system.
- 14) Oversee and manage Anti- Money laundering/ Counter Terrorist Financing control activity in all relevant business areas for the purpose of establishing a reasonable threshold level of control consistency.
- 15) Manage and oversee the IT security Risk in the Bank by monitoring and reporting of events, conduct analysis, advise and take steps to mitigate the risk and strengthen the IT infrastructure of the Bank.
- 16) Ensuring that RMC meetings of the Board are organized as per the scheduled periodicity.

**Liquidity & Interest Rate Risk Management:-**

	<p>1) CRO would oversee the global liquidity position of the entire group of the parent entity, Bank of Baroda.</p> <p>2) Supervise the activities of ALM Cell for the continual implementation of the effective liquidity risk management framework and all of its components.</p> <p>3) Review and approval of Asset Liability Management Policy</p> <p>4) Review and approval of the recommendations of the ALM Cell before submission to ALCO.</p> <p>5) Assess interrelationships between market risk and other risk types. To facilitate the analysis of risks and interrelationships of risks across market, credit and operational risks.</p> <p>6) Ensure that line and executive management maintain an ongoing understanding of liquidity and interest rate risks and participate in related risk management activities.</p> <p>7) Ensure that ALM Cell is appropriately staffed with requisite level of qualification, experience and skills.</p> <p>Any other roles and responsibilities that may be designated by Corporate ALCO/ RMCB/MD&amp;CEO/ Board</p>
<b>Name of Position</b>	<b>Position 3 : Chief Financial Officer (CFO)</b>
<b>Roles &amp; Responsibilities</b>	<p><b>Primary Role &amp; Responsibility:</b></p> <p>The primary responsibility of the Chief Financial Officer will be accounting, budget planning &amp; control, cash management, Strategic Planning, treasury, ALM and tax handling functions.</p> <p>The Chief Financial Officer will direct all finance-related strategies, initiatives and activities for organization-wide financial accounting and reporting. The Chief Financial Officer will be Responsible for directing overall financial policies.</p> <p><b>Job Description:</b></p> <ul style="list-style-type: none"> <li>• Designs and coordinates a wide variety of accounting and statistical data and reports.</li> <li>• Oversees all financial functions including accounting, budget, credit, insurance, tax and treasury.</li> <li>• Monitoring and review of finance and treasury policies, procedures and practices in line with international accounting standards, legal requirement and industry best practices.</li> <li>• Ensuring prudent management of the Bank's cash flow and associated financial risk exposures.</li> <li>• Demonstrates expertise in a variety of the field's concepts, practices, and procedures.</li> <li>• Reporting to Audit Results as per SEBI requirement</li> <li>• GST and TDS Compliance</li> <li>• Implementation of IFRS/IND AS in the Bank</li> <li>• Ensuring the timely completion and submission of financial and statistical reporting for management and regulatory agencies.</li> <li>• Informing and advising senior management on the organization's financial condition.</li> <li>• Support International Banking Group in compliance with the accounting and tax requirements as per local regulations</li> <li>• Working with senior management in setting annual financial goals and targets for organization.</li> <li>• Tracking, reporting and managing the overall financial performance.</li> <li>• Relies on extensive experience and judgment to plan and accomplish goals.</li> <li>• A wide degree of creativity and latitude is expected.</li> <li>• Develop and maintain a Business Continuity Plan.</li> <li>• Any other assignment as given by higher authorities from time to time</li> </ul>
<b>Name of Position</b>	<b>Position 4 : Chief Technology Officer (CTO)</b>
<b>Roles &amp; Responsibilities</b>	<ul style="list-style-type: none"> <li>• Oversee the development of enterprises technology standards, governance processes and performance metrics to ensure that IT delivers value to enterprise.</li> <li>• Will be heading the Core IT Infrastructure, Network, Business applications and related IT Operations of the Bank.</li> <li>• Will have a pivotal role in supporting the business department and meeting their needs in a time bound manner.</li> <li>• Will be heading the technical &amp; Operations Team and coordinate and manage with the service provider of the Bank to effectively influence decision and ensure service delivery.</li> <li>• Should be able to bring in the Industry Expertise for the IT initiatives of the Bank.</li> <li>• Optimizing and managing existing information technology network in a manner it delivers high efficiency with sufficient resilience and yet managing costs effectively.</li> <li>• Developing long term plans to sustain and support the business, anticipating the future trends.</li> <li>• Will be heading the Technical &amp; Operations Team besides the technical team of client institutions</li> </ul>

to coordinate with IT vendors of the Bank to effectively influence decision and ensure technical delivery.

- Ensure systems performance, availability and satisfy service level requirements.
- As part of business continuity plan, ensure that there is no failure in business operations and appropriate disaster recovery plans are in place and regularly tested for readiness for unforeseen and unexpected events which can impact the business continuity.
- Ensure that all IT assets achieve full life time cycle value.
- Maintain relationships with the Bank's technology partners who support various IT applications.
- Be responsible for compliance to IT security policies as well as regulatory prescriptions.
- Evaluate the cost efficiency of emerging technologies and assess their applicability to various business and technology solutions.
- Any other technology enabled initiative or any other work assigned by the Bank from time to time



## ANNEXURE II

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

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

#### (i) Photograph Image :-

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

#### (ii) Signature Imaging :-

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

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

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the color to True Color
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 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.***

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

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

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

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

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

#### Note :-

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

## ANNEXURES - FORMS

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

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

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

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

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

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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

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

\*\* - As amended from time to time.

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

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

**FORM-I**

**Disability Certificate**

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

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

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

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Shri

\_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_

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

No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Post Office

\_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affixed above,

and am satisfied that :

(A) he/she is a case of :

- Iocomotor disability
- Blindness

(Please tick as applicable)

(B) The diagnosis in his/her case is \_\_\_\_\_

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

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

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



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

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

Certificate No. :

Date :

This is to certify that we have carefully examined

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

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluate as per guidelines (to be specified) for the disabilities ticked below, and shown against the relevant disability in 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
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Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Shri

\_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_ \_\_\_\_

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

House No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Post

Office \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affixed

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

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

disability in the table below :

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

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

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

3. Reassessment of disability is :

(i) not necessary,

Or

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

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

# - e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

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

Nature of Document	Date of Issue	Details of authority issuing certificate

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

Countersigned

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

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

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

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

**INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS**

Certificate No. \_\_\_\_\_

Date: \_\_\_\_\_

VALID FOR THE YEAR \_\_\_\_\_

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

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

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

Signature with Seal of Office \_\_\_\_\_  
Name \_\_\_\_\_  
Designation \_\_\_\_\_

Recent Passport size  
attested photograph of  
the applicant

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

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

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