बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

119th FOUNDATION YEAR
LEADING WITH TRUST

RECRUITMENT OF HUMAN RESOURCE ON REGULAR BASIS FOR VARIOUS DEPARTMENTS IN BANK OF BARODA

Join one of India's Largest Banks for a Challenging Assignment

BOB/HRM/REC/ADVT/2026/17

Online Registration of Application starts from : 04.09.2026	**Last date for Submission of Application & Payment of fees: 24.09.2026**

IMPORTANT TO NOTE

a)	The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment. Candidates are requested to note down the acknowledgement number and a copy of application form for their future reference.
b)	Before applying, candidates should ensure that they fulfill all the eligibility criteria for the post as on the date of eligibility.
c)	Short-listing and interview / selection method will be purely provisional without verification of documents. Candidature will be subject to verification of all details/documents with the original as and when called by the Bank.
d)	Candidates are advised to check Bank's website (Current Opportunities) regularly for details and updates. All revisions/corrigendum/modifications (if any) will be hosted on the Bank's website only.
e)	All correspondence, including Call letters/ Interview Dates/advices, wherever required, 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 till completion of this recruitment process.
f)	Only Candidates willing to serve anywhere in India, should apply.

1. Details of Position & Eligibility Criteria as on 01.09.2026: (Cut-Off Date)

Sr. No	Positions	Grade /Scale	Vacancy	Age (in years)	Education Qualification	Post Qualification Experience
Department – Wealth Management Services (1 Position & 1000 Vacancies)						
1	Wealth Executive	JMG/S-I	1000	Min.: 22 Max.: 32	**Mandatory qualification:** Graduation in any Discipline **AND** Any one of the following **Valid** Certifications: · IC 38 from Insurance Institute of India · NISM Series V A: Mutual Fund Distributors Certification Examination. · NISM Series XXI-A: Portfolio Management Services (PMS) Distributors Certification Examination. · NISM Series V-D : Mutual Fund- Specialised Investment Fund Distributors Certification Examination **Preferred:** 2 years Full time Post Graduate Degree / Diploma in Management, MBA (Finance/Marketing/Banking)	Minimum 2 years of experience in Sales of Wealth Products with leading Public Sector Banks / Private Sector Banks / Foreign Banks / Broking / Securities Firms / Asset Management Companies / Wealth Management Companies in India.
Department – Corporate & Institutional Credit (1 Position & 100 Vacancies)						
2	Credit Analyst-C & IC	MMG/S-II	100	Min.: 21 Max.: 33	**Mandatory qualification:** Graduation in any Discipline **AND** Chartered Accountant	**Mandatory**: Minimum -01- year of Banking experience in a Scheduled Commercial Bank **Preferred**: Experience in Corporate Credit will be preferred

Note:

- The educational qualifications must be from the college/institution/university recognized by the Government of India/Govt. bodies/AICTE.
- Bank may modify the number of vacancies depending on its requirement.

- Post-qualification experience of less than six months in any organization as on 01.09.2026 shall not be considered for determining eligibility, except when such experience is part of the current employment.
- Experience in Clerical cadre would not be considered for determining eligibility.
- Not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration (s) will stand forfeited.

2. Roles & Responsibilities:

- The detailed roles and responsibilities are appended herewith as **Annexure-I**. However, Bank reserves the right to modify and/or include any of the KRA(s) for any of the positions from time to time.

3. Reservation in Posts (Wherever applicable):

SN	Position	Grade / Scale	Vac.	ROSTER POINTS						OUT OF WHICH PwBD				
				SC	ST	OBC	EWS	UR	Total	LD	HI	VI	d&e*	Total
1	Wealth Executive	JMG/S-I	1000	150	75	270	100	405	1000	10	10	10	10	40
2	Credit Analyst – C&IC	MMG/S-II	100	15	8	27	10	40	100	1	1	1	1	4

Abbreviations: SC – Scheduled Castes; ST – Scheduled Tribes; OBC – Other Backward Classes; EWS – Economically Weaker Section; GEN – General; PwBD – Persons with Benchmark Disabilities; LD – Locomotor Disability; HI – Hearing Impaired; VI – Visually Impaired.

NOTE:

i. Please note that change of category submitted by the applicant will not be permitted at any stage after registration of online application.
ii. 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 (LD/HI/VI/d&e) as applicable.
iii. 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.
iv. Caste/EWS/PwBD 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/PwBD category, while submitting their application/s.
v. Reservation for PwBD is horizontal and within the overall vacancies for the post. A person who wants to avail benefit of reservation under section 34 of "The Rights of Persons with Disabilities Act 2016" [Persons with Benchmark Disability (PwBD)] will have to submit a latest disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority. The certificate should be should be valid as on the Cut-Off date mentioned above..
vi. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Bank.
vii. There is no reservation for Ex-Servicemen in Officers' Cadre.
viii. Maximum age indicated is for General category candidates as on 01.09.2026. Relaxation in upper age limit will be available as detailed below.

3.1 Relaxation in Upper Age Limit:

S.N.	Category	Age Relaxation (years)
1.	Scheduled Caste / Scheduled Tribe	5
2.	Other Backward Classes (Non-Creamy Layer)	3
3.	Persons with Benchmark Disabilities	Gen/EWS – 10, OBC – 13, SC/ST - 15
4.	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

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

3.2 Reservation for Persons with Benchmark Disability (PwBD):

Only persons with benchmark disabilities would be eligible for reservation under PwBD category. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority. A person who wants to avail the benefit of reservation will have to submit latest Disability Certificate, on prescribed format, issued by Medical Authority or any other notified Competent Authority (Certifying Authority). In absence of valid certificate, the candidature will be liable for cancellation / rejection and no communication in this regard will be entertained by the Bank. Horizontal reservation has been provided to Persons with Benchmark Disabilities as per section 34 of "The Rights of Persons with Disabilities Act (RPWD), 2016". Suitable categories of disabilities and Functional requirements for the post(s) will be in reference to the Gazette of India, Notification No. 38-16/2020-DD-III dated 4th January 2021, Ministry of Social Justice and Empowerment [Department of Empowerment of Persons with Disabilities (Divyangjan)].

3.2.1 Temporary Disability:

a. In terms of Office Memorandum No. 18-25/2024-Policy dated 17.12.2025 issued by Department of Empowerment of Persons with Disabilities (Divyangjan), Ministry of Social Justice and Empowerment, Govt. of India, PwBD candidates possessing a disability certificate having the disability condition prescribed as "likely to improve" under temporary disability category, are not eligible for reservation. Whereas the PwBD candidates with disability Conditions i.e. "Progressive, non-progressive or not likely to improve" are treated eligible for reservation

b. Candidates may take note of this and apply accordingly.

c. The Government guidelines for persons with Benchmark/Specified Disabilities are subject to change / clarifications, if any, from time to time.

4. Application fees / Intimation Charges:

- Rs.850/- (Inclusive of GST) + Payment Gateway Charges for General, EWS & OBC candidates
- Rs.175/- (Inclusive of GST) + Payment Gateway Charges for SC, ST, PWBD, ESM & Women

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

5. Location of Posting:

The selected candidates are liable to be posted by the Bank at its absolute discretion to any of the Branches/ Offices of the Bank or to any place in India.

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

JMG/S – I	48480	2000 7	62480	2340 2	67160	2680 7	85920
MMG/S – II	64820	2340 1	67160	2680 10	93960		

Salary and other emoluments shall be governed by the provisions of the industry-level bipartite settlement and the Joint Note applicable to officers in the banking sector. In addition to the basic pay, selected candidates shall be entitled to allowances and benefits as per the Bank's policies, which may include bank-specific allowances, perquisites, and other facilities, subject to revisions and guidelines issued by the competent authority from time to time.

7. Probation Period:

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

8. Service Bond

Candidates selected for the above positions shall be required to mandatorily execute a Service Bond governed by the Bank's extant policies and guidelines. Currently, the Service Bond stipulates that the selected candidate:

Officers recruited on regular basis in JMG/S-I:

"Serve for a minimum period of -3- (Three) years in the Bank after joining the services or to pay the Bank an amount equivalent to three months' Gross Salary (Subject to not exceeding Rs. 2 Lakhs) in case they leave the Bank before completion of three years of active service"

Officers recruited on regular basis in MMG/S-II:

"Serve for a minimum period of -3- (Three) years in the Bank after joining the services or to pay the Bank an amount equivalent to three months' Gross Salary (Subject to not exceeding Rs. 3 Lakhs) in case they leave the Bank before completion of three years of active service"

The duration of the bond period and the amount payable in case of breach shall be subject to revision as per the Bank's prevailing policies, which may be amended from time to time. These details will be explicitly communicated to the selected candidates in their offer letters. Failure to fulfill the bond obligation will render the candidate liable to compensate the Bank in accordance with the terms and conditions of the executed bond.

9. Eligibility Criteria

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

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

Note:

a. All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. **Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank.** The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.
In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate **in original** issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.

b. Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

c. Calculation of Percentage: The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

10. Nationality / Citizenship: (as on 01.09.2026)

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

Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the

examination/ interview conducted by the Bank but on final selection, the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate to him.

11. Selection Procedure

- The selection process may comprise Application Scrutiny, online test, psychometric test or any other test deemed suitable for further selection process followed by Group Discussion and/or Interview / Multiple rounds of Interviews of candidates.
- Psychometric Test &/or PI shall be conducted to assess the candidate's personality, level of communication, clarity & problem-solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc.
- Bank reserves the right to change (cancel/ modify/ add) any of the selection criteria, method / process of selection and provisional allotment etc.
- The Bank reserves the right, at its sole discretion, to call candidates for personal interview/s in a ratio as deemed appropriate. Shortlisting of applications for interview or any subsequent stage of the selection process shall be undertaken on the basis of performance in Online test or Psychometric test or any other test/ selection method, if applicable, qualifications, relevant work experience, domain expertise skill set, suitability, and/or any other criteria as may be determined by the Bank in line with its requirements. The shortlisting criteria adopted by the Bank are internal and confidential and will not be shared with candidates. Meeting the minimum eligibility conditions will not automatically entitle a candidate to be called for interview or further stages of selection. The Bank's decision regarding shortlisting and selection shall be final and binding, and no correspondence or communication will be entertained from candidates who are not shortlisted or not selected at any stage..
- The Bank reserves the right, at its sole discretion, to call candidates for personal interview(s) in such ratio as may be deemed appropriate. Shortlisting of applications for interview or any subsequent stage of the selection process may be undertaken on the basis of any one or more of the following criteria, either individually or in combination, as may be determined by the Bank from time to time in line with its requirements: performance in the Online Test or Psychometric Test or any other test/selection method, if applicable, qualifications, relevant work experience, domain expertise, skill set, suitability, and/or any other criteria as may be determined by the Bank. The Bank may, at its discretion, determine the weightage, relevance and/or applicability of any such criterion or combination of criteria for shortlisting. The shortlisting criteria adopted by the Bank are internal and confidential and shall not be shared with candidates. Meeting the minimum eligibility conditions shall not automatically entitle a candidate to be called for interview or any further stage of the selection process. The Bank's decision regarding shortlisting and selection shall be final and binding, and no correspondence or communication shall be entertained from candidates who are not shortlisted or not selected at any stage.
- Merely satisfying the eligibility norms does not entitle a candidate to be called for Interview. Bank reserves the right to call only the requisite number of candidates for the interview after online test/ preliminary screening/ shortlisting with reference to the candidate's qualification, suitability, experience etc.
- Bank reserves the right to consider the candidature of the candidate to any other position other than for which he/she has applied for, subject to the condition that the candidate fulfils the eligibility criteria prescribed for the position for which the candidate is considered for.
- Candidates are advised to regularly keep in touch with the Bank's official website for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process. Any request for change of center, venue, date and time for examination and interview shall not be entertained.

11.1 Online Test:

In case it is decided to conduct the written test for any/ all of the positions, the tentative structure of the online examination will be as follows:

Section	Name of the Tests	No. of Questions	Maximum Marks	Duration	Version
1	English Language	20	20	20 Minutes	English
2	Reasoning Ability & Quantitative Aptitude	20	20	20 Minutes	Bilingual
3	General / Economic & Banking Awareness	20	20	20 Minutes	Bilingual
4	Professional Knowledge related to the Position	60	60	60 Minutes	Bilingual
	Total	**120**	**120**	**120 Minutes**	

- The above Sections / Tests except the Test of English Language will be available bilingually, i.e. English and Hindi.
- Section/Test 1, 2 & 3 are qualifying in nature and marks secured in these sections will not be reckoned for drawing merit list or final result.
- The minimum qualifying marks/percentage of marks in each of the section would be decided by the Bank at its sole discretion. Bank also reserves the right to waive off qualifying criteria.

- There will be penalty for wrong answers in all sections. For each question for which a wrong answer has been given by the candidate, 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.
- Bank reserves the right to modify the structure of the examination including conduct of additional stage/s of written test, addition / substitution by the way of descriptive test/case study which will be intimated through its website.
- The date of online test, if conducted shall be advised seperately. Other detailed information, if any, regarding the examination will be given in an information hand out, which will be made available for the candidates to download along with the call letters from the Bank's official website.

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

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

- For candidates availing scribe in accordance with OM – F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I. Such candidates shall also, upload their certificate while filling the application form.
- The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination.
- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe may be from any academic stream.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result.
- Deliberate wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of examination or at any stage would render the candidate and scribe being debarred either permanently or for specified periods of time.
- In view of the importance of time element, the examination being of a competitive nature, the candidate must fully satisfy the Independent Medical Officer/ Medical Board of the Bank that there was necessity for use of a scribe as he/she has physical limitation to write including that of speed by the disabilities as mentioned in the guidelines regarding Persons with Benchmark Disabilities/ Specified Disabilities using the services of a scribe.
- During the exam, at any stage, if it is found that scribe is independently answering the questions or prompting answers in any direct/ indirect manner, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions or prompted the answers in any direct/ indirect manner. In such cases, the Candidate and scribe may also be debarred either permanently or for specified periods from all Bank – examinations.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- **The scribe arranged by the candidate should not be a candidate for the online examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.**
- **Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.**
- The candidates are advised to possess/ acquire valid Aadhaar card for the process. Bank would also conduct Online Aadhaar verification of the candidate/ scribe at different stages of the selection process.

11.3 Guidelines for candidates with loco motor disability and cerebral palsy

Compensatory time of 20 minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

11.4 Guidelines for Visually Impaired candidates

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

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

i. On-line test will be held at various centres, which shall depend on the number of applications received, administrative feasibility or specific requirements of the bank. The tentative list of examination cenres is given below:

State / UT / NCR	Test Centre
Andaman & Nicobar	Port Blair
Andhra Pradesh	Guntur/Vijaywada, Visakhapatnam ,Vizianagaram, Kadapa, Kakinada, Kurnool, Ongole, Rajahmundry, Tirupathi, Nellore
Arunachal Pradesh	Naharlagun
Assam	Guwahati, Jorhat, Silchar, Dibrugarh, Tezpur
Bihar	Patna, Muzzafarpur, Bhagalpur, Darbhanga, Arrah, Gaya, Purnea
Chandigarh	Chandigarh/ Mohali
Chhattisgarh	Raipur, Bhilai/Bhilai Nagar, Bilaspur(Chhattisgarh)
Goa	Mapusa
Gujarat	Ahmedabad/ Gandhinagar, Anand/Vadodara, Mehsana, Bhavnagar, Rajkot,Jamnagar,Surat/Bardoli, Vapi
Haryana	Ambala, Faridabad, Gurugram, Kurukshetra
Himachal Pradesh	Bilaspur(HP),Hamirpur (HP), Solan, Una, Mandi, Kullu, Kangra
Jammu & Kashmir	Jammu, Srinagar , Samba
Jharkhand	Jamshedpur, Ranchi, Dhanbad, Hazaribagh, Bokaro Steel city
Karnataka	Bengaluru, Hubballi(Hubli)/Dharwad , Mysuru(Mysore), Kalaburagi(Gulbarga), Udupi, Shivamogga(Shimoga), Mangaluru (Mangalore), Belagavi(Belgaum)
Kerala	Tiruvananthapuram, Kozhikode, Kottayam, Ernakulam, Kollam, Thrissur, Alappuzha, Kannur, Mallapuram, Palakkad
Madhya Pradesh	Bhopal, Indore, Ujjain, Jabalpur, Gwalior, Sagar, Satna
Ladakh	Leh, Kargil
Maharashtra	Chhatrapati Sambhaji Nagar, Nagpur, Pune, "Mumbai/ Thane/ Navi Mumbai / MMR", Amravati, Nanded, Jalgaon, Nashik, Kolhapur, Chandrapur, Latur, Solapur
Manipur	Imphal, Churachandpur, Thoubal
Meghalaya	Shillong, Tura
Mizoram	Aizawl
Nagaland	Kohima ,Dimapur
Delhi -NCR	Delhi/New Delhi / NCR
Odisha	Bhubaneswar, Sambalpur, Dhenkanal, Cuttack, Balasore, Berhampur-Ganjam, Rourkela
Puducherry	Puducherry
Punjab	Bathinda, Amritsar, Patiala, Phagwara ,Mohali
Rajasthan	Jaipur, Jodhpur, Udaipur (Raj), Kota, Ajmer, Bikaner, Sikar
Sikkim	Gangtok
Tamilnadu	Chennai, Madurai, Tirunelveli, Salem, Coimbatore, Thiruchirappalli, Vellore, Virudhunagar, Thanjavur, Cuddalore, Kanyakumari/Nagercoil, Namakkal
Telangana	Hyderabad, Karimnagar, Warangal, Khammam
Tripura	Agartala
Uttar Pradesh	Agra, Prayagraj, Ghaziabad, Noida/ Greater Noida, Kanpur, Lucknow, Meerut, Varanasi ,Gorakhpur, Jhansi, Ayodhya, Aligarh, Bareilly, Moradabad, Muzaffarnagar,
Uttarakhand	Dehradun, Haldwani, Roorkee
West Bengal	Hooghly, Kalyani, Kolkata, Siliguri, Durgapur, Asansol, Burdwan

ii. Bank reserves the right to add, remove, or modify any of the examination centres based on administrative feasibility, number of applications received, or any other relevant considerations. The final list of centres allotted to candidates will be communicated in the call letter.
iii. Centres for GD/ Interviews will be decided at a later date keeping in view the administrative feasibility.
iv. No request for change of Centre for Examination / Interview will be entertained.
v. Candidate will appear for the examination/interview at the respective centres at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
vi. Any unruly behavior/misbehavior in the examination hall/Interview Centre may result in cancellation of candidature/ disqualification from this exam and also from future exams conducted by the Bank.

11.6 Biometric Data – Capturing and Verification :

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

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

- Before the start of the online examination it will be captured
- At the time selection process viz. Group Discussion / Interview etc.
- At the time of joining the Bank for selected candidates
- At any other time/occasion as decided by the Bank

Decision of the Biometric data / IRIS scan data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of biometric / IRIS Scan data capturing / verification on any of the above mentioned occasions may lead to cancellation of candidature.

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

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

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

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

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

i. Using unfair means or
ii. Impersonating or procuring impersonation by any person or
iii. Misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
iv. Resorting to any irregular or improper means in connection with his/ her candidature or
v. Obtaining support for his/ her candidature by unfair means, or
vi. Carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, then such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:

    a. To be disqualified from the examination for which he/ she is a candidate
    b. To be debarred either permanently or for a specified period from any examination conducted by Bank
    c. For termination of service, if he/ she has already joined the Bank.

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

11.8 Use of Mobile Phones, Pagers, Calculator or Any Such Devices:

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

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

i. The Bank reserves its right to call for the PI, candidates in a ratio, at its sole discretion. Wherever online test is conducted, candidates shall be called for PI on the basis of their performance in the online test.
ii.
iii. In case written test(s) is/are conducted, candidates shall be required to obtain a minimum score in each test/section and also a minimum total score in the Online Test to be shortlisted for Psychometric Assessment and/or Personal Interview. Candidates shall be shortlisted for Psychometric Assessment and/or Personal Interview depending on the number of vacancies, cut-off marks in each test/section and the total marks secured in the Online Test, qualifications, relevant work experience, domain expertise, skill set, suitability, and/or such other criteria as may be determined by the Bank. Prior to completion of the selection process, the scores obtained in the Online Test shall not be shared with candidates shortlisted for interview.
iv. 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.
v. Psychometric Test/&/or PI shall be conducted to assess the candidate's personality, level of communication, clarity & problem solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc.
vi. **The minimum qualifying marks/percentage of marks for PI would be 60% for General & EWS Category and 55% for other Reserved Category**. However, the Bank reserves the right to change the minimum qualifying criteria at its sole discretion.
vii. Candidates not clearing the PI will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test and/or PI (as the case may be) and /or any other method of selection adapted in the said selection process.
viii. PI score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
ix. A candidate should qualify in all the processes of selection, i.e. Online Examination and/or PI (as the case may be) and sufficiently high in the merit to be shortlisted for subsequent allotment process.
x. Subject to the vacancies available under the respective category, only those candidates who pass the online test/PI will be shortlisted for further selection

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

11.10 Call Letters for Online Test / GD / Interview / Any Other Selection Process

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

11.11 Identity Verification

Documents to be produced:

In the examination hall as well as at the time of interview, the call letter along with a photocopy of the candidate's photo identity (**bearing the same name as it appears on the call letter**) such as PAN Card/Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognized college/ university/ Aadhar card with a photograph/ Employee ID should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and

requisite documents submitted**. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination/ interview. Ration Card <u>will not be</u> accepted as valid id proof for this project.**

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

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

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

i. Printout of the valid GD/ Interview Call Letter.
ii. Valid system generated printout of the online application form.
iii. Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB).
iv. Photo Identify Proof as indicated above.
v. Individual Semester/Year wise Mark sheets & certificates for educational qualifications including the final degree/diploma certificate. Proper document from Board/ University for having declared the result has to be submitted.
vi. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC/ ST/OBC/EWS category candidates. (***as enclosed in the Annexure III).***
vii. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year as on the date of advertisement).
viii. **<u>Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.</u>**
ix. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category. If the candidate has used the services of a Scribe at the time of online examination, then the duly filled in details of the scribe in the prescribed format.
x. An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview.
xi. Candidates serving in Government / Quasi Govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
xii. Persons falling in categories (ii), (iii), (iv) and (v) of Para 10 should produce a certificate of eligibility issued by the Govt. of India.
xiii. Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter, Experience Certificate (wherever applicable), etc.
xiv. Any other relevant documents in support of eligibility.

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

Non production of relevant eligibility documents at the time of interview or as and when called by the Bank shall make the candidate ineligible for further process of recruitment.

<u>No documents should be directly sent to the Bank by candidates before or after the interview, unless explicitly instructed to do so by the Bank at any stage during or after the selection process.</u>

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

<u>For Scheduled Castes / Scheduled Tribes / Other Backward Classes / Economically Weaker Sections</u>: (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner (not below the rank of First Class Stipendiary Magistrate) / Taluka Magistrate / Executive Magistrate (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tehsildar (iv) Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

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

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

12. How to Apply:

i. **Candidates are required to apply Online through website www.bankofbaroda.bank.in** from time to time under **Career section/web page → Current Opportunities No other means/ mode of application will be accepted.**

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

a) Guidelines For Filling Online Application:

i. Candidates should visit Bank's website **www.bankofbaroda.bank.in/Career.htm** and register themselves online in the appropriate Online Application Format, available through the link being enabled on the Careers-> Current Opportunities on the Bank's website & pay the application fee using Debit Card / Credit Card / Internet Banking / UPI 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 that is incomplete in any respect, or for which the fee payment has not been successfully processed, shall be deemed invalid and will not be considered for further evaluation.

vi. Candidates shall also be required to submit supporting documents such as Date of Birth Proof (10th Marksheet or Certificate or Birth certificate), Graduation/Mandatory Qualification Certificate/s, Other Certifications, Experience Letter, Document showing Break up of CTC, Latest Salary Slips, etc. at the time of submitting the online application form.

vii. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection / inability / failure to log on to the website on account of heavy load on internet or website jam

viii. Bank of Baroda does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of Bank of Baroda.

ix. Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

x. **Uploading Left thumb impression image:**
The applicant has to put his left thumb impression on a white paper with black or blue ink.
1. File type: jpg / jpeg
2. Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
3. File Size: 20 KB – 50 KB
4. Note: If a candidate does not have left thumb, he/ she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/ right hand or toe.

xi. **Uploading Hand-written declaration Image:**
The applicant has to write the declaration in English clearly on a white paper with black ink.
1. File type: jpg / jpeg
2. Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm * 5 cm (Width * Height)
3. File Size: 50 KB – 100 KB
4. Note: The hand written declaration has to be in the candidate's hand writing and in English only. The text should NOT BE IN CAPITAL LETTERS. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get that text of declaration typed and put their left hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications).

The text for hand written declaration is as follows:
"I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

b) Payment of Fees:

i. Application fees and Intimation Charges (Non-refundable) of Rs. 850/- (Inclusive of GST) + Payment Gateway Charges for General /EWS /OBC candidates and Rs.175/- (Inclusive of GST) + Payment Gateway Charges (Intimation charges only) for SC/ ST/PWBD/ ESM (Ex-Servicemen)/Women candidates 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 / UPI 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. Candidates should satisfy themselves about their eligibility for the post applied for as on the cut-off date as mentioned above and also ensure that the particulars furnished by him/her are correct in all respects.
ii. 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.
iii. 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 or as and when required by the Bank, 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 joining and clearance from the respective authorities, wherever applicable.
iv. The provisionally selected candidate shall be required to undergo a medical examination prior to joining the Bank's services as testimony of candidate's fitness to join the Bank's service. The expenses related to the pre-joining medical examination should be borne by the candidates.
v. Only on successful completion of the medical examination and other joining formalities, including verification of certificates / documents, the candidates will be allowed to join the Bank.
vi. In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated without notice.
vii. Decisions of bank in all matters regarding eligibility, conduct of interviews, other tests and selection would be final and binding on all candidates. No representation or correspondence will be entertained by the bank in this regard.
viii. Intimations, wherever required will be sent through website notification and/or email and/or SMS only to the email ID and mobile number registered in the online application form. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank.
ix. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Mumbai and courts/tribunals/forums at Mumbai only shall have sole and exclusive jurisdiction to try any cause/dispute.
x. Any candidate found engaging in canvassing or attempting to exert influence for undue advantage shall be disqualified from the selection process.
xi. Any request for change of date, time and venue for online examination and interview will not be entertained.
xii. Candidates should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondences with the bank in future should be identical and **there should be no variation of any kind**.
xiii. The selected candidates will be governed by the service conditions as per the Bank's extant policies/guidelines, which include, but are not limited to, provisions related to probation, confirmation, resignation, disciplinary rules, and execution of service bonds, as amended from time to time.
xiv. Applicants with adverse reports relating to character, antecedents, or moral turpitude will not be considered. At the time of interview, candidates must disclose any pending criminal cases as well as any disciplinary proceedings initiated or contemplated against them in their current or previous employment. The Bank may independently verify such information, including police and employment records, and reserves the right to cancel the candidature or terminate service, if adverse findings are discovered before or after selection.
xv. The candidates are advised to possess/ acquire valid Aadhaar card for the process. Bank would also conduct Online Aadhaar verification of the candidate/ scribe at different stages of the selection process.

13. Announcements

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

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 effect. **Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment viz. Eligibility, Conduct of Interview, Other tests etc. would be final and binding on all candidates.**

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

Mumbai
04.09.2026

Chief General Manager – HRM & Marketing

ANNEXURE I

ROLES AND RESPONSIBILITIES

Department – Wealth Management Services
Name of Position : Wealth Executive (JMG/S-I)
Roles and Responsibilities:
Business Development • Identify, acquire New-to-Bank (NTB) and onboard Affluent, HNI and UHNI customers through market mapping, referrals, networking and customer engagement initiatives. • Develop long-term customer relationships by understanding financial aspirations and delivering appropriate wealth management solutions. • Expand the Bank's customer base by sourcing quality business opportunities and generating referrals from existing relationships. **Wealth Penetration** • Manage and strengthen assigned customer portfolios through regular engagement and proactive service and increasing Product Per Customer (PPC) • Increase Total Relationship Value (TRV) by enhancing customer participation across the Bank's products and services • Enhance Assets Under Management (AUM) and increase Insurance Penetration especially with New-to-Wealth customers (NTW) • Encourage acquisition of family and household relationships to build comprehensive banking relationships. **Digital Wealth Adoption** • Promote the use of digital wealth platforms. • Increase customer adoption of digital investment and insurance services. • Educate customers on digital channels for seamless wealth management transactions **Compliance & Governance** • Keep all mandatory certifications and licenses valid throughout employment. • Ensure full compliance with RBI regulations, internal policies, and wealth management guidelines. • Maintain accurate customer documentation, including KYC, AML, informed consent, and product suitability records. • Submit compliance reports within stipulated timelines. • Stay updated on regulatory changes, product enhancements, and internal processes. • Adhere strictly to ethical selling practices and regulatory requirements. • Maintain complete and accurate customer records. • Coordinate effectively with branch staff and product partners for smooth execution of wealth business. • Ensure efficient processing of investment and insurance transactions. • Deliver timely execution of customer investment and insurance requests. • Ensure high-quality customer service and prompt resolution of customer queries and complaints within defined turnaround times (TAT).
Job Description:
• Achievement of Business Objectives • Mutual Fund and SIP mobilization • Life & Health Insurance business • Existing customer portfolio deepening • Wealth product penetration • Digital wealth adoption • 100% compliance with regulatory and internal guidelines • Any other roles and responsibilities assigned by the Bank from time to time
Department – Corporate & Institutional Credit
Name of Position : Credit Analyst – C&IC (MMG/S-II)
Roles and Responsibilities & Job Description:
• Credit Appraisal of the existing Corporate Customer • Credit Appraisal of New Corporate Customer • Co-ordinate with Relationship Manager (RM) for maintaining relationship with Corporate Customers • Supporting Relationship Managers in canvassing New Corporate Customers • Supporting Relationship Managers in cross selling of ancillary business • Maintaining of Corporate Accounts • Ensuring Compliances in Corporate Accounts • Handling of Audit & Inspection and monitoreing of account • Any other roles and responsibilities assigned by the Bank from time to time

ANNEXURE II

GUIDELINES FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & OTHER DOCUMENTS

The following documents are required to be uploaded by the candidate:

- Resume (PDF)
- DOB Proof: 10th marksheet/ certificate (PDF)
- Educational Certificates: Relevant Mark-Sheets/Certificate (PDF) (All Educational Certificates should be scanned in a single PDF file)
- Work experience certificates (PDF) if applicable (PDF)
- Caste/ Category Certificate (PDF) if applicable (PDF)
- PWBD certificate, if applicable (PDF)

Before applying online, a candidate will be required to have scanned (digital) image of the above documents as per the specifications given below:-

- All Documents must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

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

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

(i) Photograph 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.

Photograph Capture

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting "Capture Photo" option, candidates' webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting "Click here to Scan" option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do's and Don'ts of Photo Capture	
Dos	**Don'ts**
➢ Ensure the photo is captured against a light coloured, preferably white background and there is adequate light. ➢ Look straight at the webcam/ camera. ➢ Photograph should be of passport size	➢ Small size photograph not to be clicked/ uploaded. ➢ Coloured glasses or sunglasses/ Cap should not be worn. ➢ Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image. ➢ Photo not to be taken in dark/ improper background.

(ii) Signature Imaging :-

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

(iii) Guidelines for scanning of photograph, signature & documents :-

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set the colour to True Colour
- 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.
- 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.

PROCEDURE FOR UPLOADING THE PHOTOGRAPH, SIGNATURE & DOCUMENTS :-

- There will be separate links for uploading Photograph, Signature & Documents.
- Click on the respective link 'Upload'.
- Browse and select the location where the scanned photograph, signature or document files has been saved.
- Select the file by clicking on it & click the 'Upload' button.
- Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed.
- Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
- After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form. If the face in the photograph or signature is unclear the candidate's application may be rejected.

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

Note :-

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

In case, the photograph or signature or documents is/ are not prominently visible, the candidate may edit his/her application and re-load his/ her photograph or signature or documents, prior to submitting the form.

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:
Date :

[With seal of Office]
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.

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* 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 20of 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 OF CERTIFICATE TO BE PRODUCED BY CANDIDATE APPLYING UNDER ECONOMINCALLY WEAKER SECTION

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

INCOME & ASSET CERTFICATE 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

Format for Disability Certificate (Single Disability)

Logo of Government of India	Logo of Department of Empowerment of Persons with Disabilities, GoI	Logo of Respective State or Union Territory

Department of Empowerment of Persons with Disabilities, Ministry of Social Justice and Empowerment, Government of India

Recent passport size photograph (Showing face only) of the person with disability

Form-V

Disability Certificate
(In case of Single Disability) [See rule 18(1)]
(Name and Address of the Medical Authority Issuing the Certificate)

Certificate/UDID No. Date of Issue :

This is to certify that I/we have carefully examined <Name of the applicant>, Son/Daughter/Care of < name of father/mother/guardian> , Date of Birth (DD/MM/YYYY), Gender < Male/Female/Transgender> , Registration No. <UDID Enrolment No.> Resident of < address of PwD> whose photograph is affixed above, and I am /we are satisfied that:

(A) He/She is a case of (Any one of the following disabilities):

i. Locomotor Disability
ii. Muscular Dystrophy
iii. Leprosy Cured
iv. Dwarfism
v. Cerebral Palsy
vi. Acid Attack Victim
vii. Low Vision
viii. Blindness
ix. Hearing Impairment
x. Speech and Language Disability
xi. Intellectual Disability
xii. Specific Learning Disabilities
xiii. Autism Spectrum Disorder
xiv. Mental Illness
xv. Chronic Neurological Conditions
xvi. Multiple Sclerosis
xvii. Parkinson's Diseases
xviii. Haemophilia
xix. Thalassemia
xx. Sickle Cell Disease

(B) Name of affected body part:

(C) The diagnosis in his/her case is

(D) He/She has ____% (in figure) _____ percent (in words) disability and the nature of certificate is {Permanent / temporary and valid till (DD/MM/YYYY) } as per the guidelines for the purpose of assessing the extent of specified disability in a person included under the Rights of Persons with Disabilities Act, 2016 notified by Government of India vide <Notification No> dated (DD/MM/YYY).

Signature / Thumb impression of the Person with Disability:

Signature of notified Medical Authority Member(s):

Signature:

Name and Address of the Medical Authority Issuing the Certificate:

बैंक ऑफ़ बड़ौदा
Bank of Baroda
India's International Bank

119th FOUNDATION YEAR
LEADING WITH TRUST

Format for Disability Certificate (Multiple Disability)

Logo of Government of India	Logo of Department of Empowerment of Persons with Disabilities, GoI	Logo of Respective State or Union Territory

Department of Empowerment of Persons with Disabilities,
Ministry of Social Justice and Empowerment, Government of India
Form-VI
Disability Certificate
(In case of Multiple Disabilities) [See rule 18(1)]
(Name and Address of the Medical Authority issuing the Certificate)

Recent passport size photograph (Showing face only) of the person with disability

Certificate/UDID No. Date of Issue:

This is to certify that we have carefully examined <Name of the applicant>, Son/Daughter/Care of <write name of father/mother/guardian> , Date of Birth (DD/MM/YYYY) , Gender< Male/Female/Transgender > , Registration No. <UDID Enrolment No.> Resident of < address of PwD> whose photograph is affixed above, and we are satisfied that:

(A) He/She is a case of **Multiple Disabilities**. His/her extent of physical impairments/ disabilities have been evaluated as per the guidelines for the purpose of assessing the extent of specified disability in a person included under the Rights of Persons with Disabilities Act, 2016 notified by Government of India vide <Notification No> dated (DD/MM/YYY) for the disabilities below:

S. No.	Disability	Name of Affected Body Part	Diagnosis	Disability Percentage
1.	Locomotor Disability			
2.	Muscular Dystrophy			
3.	Leprosy Cured			
4.	Dwarfism			
5.	Cerebral Palsy			
6.	Acid Attack Victim			
7.	Low Vision			
8.	Blindness			
9.	Hearing Impairment			
10.	Speech and Language Disability			
11.	Intellectual Disability			
12.	Specific Learning Disabilities			
13.	Autism Spectrum Disorder			
14.	Mental Illness			
15.	Chronic Neurological Conditions			
16.	Multiple Sclerosis			
17.	Parkinson's Diseases			
18.	Haemophilia			
19.	Thalassemia			
20.	Sickle Cell Disease			

(Note: Only the disabilities diagnosed will be listed)

(B) He/She has _____% (in figure) _____percent (in words) overall disability and the nature of certificate is { permanent/ temporary and valid till (DD/MM/YYYY) }

Signature / Thumb impression of the Person with Disability:
Signature of notified Medical Authority Members:

Signature:
Name and Address of the Medical Authority Issuing the Certificate: