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HUMAN RESOURCES DEVELOPMENT DEPARTMENT

Recruitment of Deputy General Manager- Head of Collections & Debt Management in Top Management Grade Scale VI in Bank on contractual basis.

Opening Date for Applications	17.01.2023
Closing Date for Applications	27.01.2023
Tentative Date of Interview	15.02.2023
Fee	1000+180 (GST)

Central Bank of India with Pan India Branch Network of more than 4500 branches, with total business of more than Rs.5,50,000 Crores and driven by talented work force of 31000+employees, invites application from experienced professionals for the post of **Deputy General Manager- Head of Collections & Debt Management in Top Management Grade Scale VI on Contractual Basis.**

1. DETAILS OF THE STREAM/SCALE/VACANCY/RESERVATIONS ARE AS FOLLOWS:-

Sr No	Category	Grade/Scale	SC	ST	OBC	EWS	GEN / UR	TOTAL
			@ 15%	@ 7.5%	@ 27%	@ 10%		
1	Deputy General Manager -Head of Collections & Debt Management	TEG/Scale VI	0	0	0	0	1	1
	Total		0	0	0	0	1	1

- Candidates belonging to reserved categories can also apply against vacancies announced for Unreserved/General category provided they meet the eligibility criteria laid down for General Category candidates.

(A) Applications From Serving Employees:

- Existing employees of Central Bank of India may also apply through proper channel, subject to fulfilling the other eligibility criteria,

- Such candidates, if selected, should resign from the existing post and join the new post as a fresh candidate like any other candidate selected from outside and such appointment shall be treated as fresh appointment for all purposes.

(B) Medical Fitness, Character and Antecedent of the Candidates:

The appointment of selected candidate will be subject to the candidate being declared medically fit by a Doctor or a panel of Doctors approved by the Bank, satisfactory verification of certificates pertaining to educational qualification and experience, antecedents of the candidates, claim of being a Person With Disability (if applicable).

DETAILS OF POST/ ELIGIBILITY CRITERIA:-

No	Particulars	Details
1	POST	Deputy General Manager (Head of Collections & Debt Management) in Top Management Grade Scale VI on contractual basis
2	Vacancy Category	01 (No reservation) Candidate belonging to reserved category (including PWD) can also apply, subject to fulfilling all the eligibility criteria applicable to unreserved category
3	Location of posting	Mumbai. The candidate may be deputed to work with the team(s) within the Bank or any subsidiary if deemed necessary.
4	Age as on 01.01.2023	40 to 52 years
5	Educational Qualification	Graduate from recognized university /institute as approved by Central Government
6	Minimum Experience	The applicant must have at least 15 years of work experience in Retail Assets across functional verticals in reputed Banking and Financial services organisation with exposure mostly in risk and collections
7	Nature of Engagement	Contractual Engagement for a period of 3 years, with yearly performance review. The term of engagement may be extended at the option of the Bank.
7	CIBIL Score	Applicants should have a minimum CIBIL score of 650 or above at the time of application
8	Broad Responsibilities	The Head : Collection & Debt Management will be responsible for planning of entire Collection Infrastructure for Retail and Granular business of the Bank. He will be required to integrate various existing mechanism for Collection / recovery in Standard accounts and develop comprehensive Collection system for each Retail & Granular product with the help of Data Analytics. The Key highlights of the role are listed below (indicative and not limiting): <ul style="list-style-type: none"> • Planning & building the Collections infrastructure for the bank. • Preparation/drafting of Collections Policy • Managing the entire collections of the Bank in the specified product segments in all buckets • Preparation of Collections Manual & SOP for day to day management of all products of Retail bank and other

		<p>granular businesses like Agriculture, SHGs, Mudra Loans, Commercial Vehicles, Commercial equipment, Kisan Credit Cards, etc.</p> <ul style="list-style-type: none"> • Timely execution of legal activities. Ensuring execution of legal tools. • Co-ordination with Legal Dept. and Panel Advocates in matters related to loan portfolio • SMA/Weak Account cases tracking on contractual basis • Look out for early warning signals and timely action for resolution • Tracking pre-NPA cases and reversals from NPA / upgradation • Integrating Tele-calling / data analytics into collections strategy • Setting up and management of Call centres for collection calls • Data management & MIS • Systems planning /Digitalisation for Collections activity and effective monitoring of the portfolio • Formation of Teams (in-house as well as vendors) for managing collections activity. • Preparation of strategy for reduction of delinquency/ NPA • An acumen for process adherence relating to regulator guidelines/compliance • Team building ability and transformation management • Exposure to setting up departments/ exploring new markets • Execution expertise in collections management • Any other responsibilities as assigned by the Bank, as per job specific requirement, from time to time,
9	Job specific skills	<p>Applicants should possess the following attributes:</p> <ul style="list-style-type: none"> • Ability to conceptualize and effectively execute the various strategies • Ability to deliver in high pressure • Excellent interpersonal and communication skills • Experience in handling large team/Team Management • Basic knowledge of legalities of SME collections • Exposure to different markets in the country and understanding their nuances • Knowledge and hands on experience in collections work flow systems • Willingness to travel extensively • Crisis/ customer complain handling exposure • Rapport in the risk industry/ rapport with local authorities • Strong follow up and recovery mindset , design and review logics of field follow up for the portfolio managed towards achievement of targets set • Managing risk & enhancing reputation, data security, protection of privacy and operation risk/fraud prevention etc.

(C) REMUNERATION:-

Pay scale of Scale VI officer plus variable component linked to performance.

3. SELECTION PROCEDURE

Selection will be through **personal interview after shortlisting of applications**. Merely satisfying the eligibility norm does not entitle a candidate to be called for Interview. The decision of the Bank in this regard shall be final.

4. GENERAL INSTRUCTIONS

- (a) Not more than one application should be submitted by any candidate. Multiple Applications/Registrations will be summarily rejected and the application fee forfeited.
- (b) Before applying, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Applications, once submitted, will not be allowed to be withdrawn and the application fee/intimation charges once paid shall be neither refunded nor held in reserve for any other examination. The Bank would be free to reject any application, at any stage of the Recruitment Process, if the candidate is found ineligible for the post, for which he/she has applied. The decision of the Bank regarding eligibility of the candidates, the stage at which scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced etc. and any other matter relating to recruitment shall be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf. If any wrongdoing (s) / suppression of antecedents is/are detected even after appointment, his/her services are liable to be terminated.
- (c) A recent, recognizable color passport size photograph should be firmly pasted on the application form and duly signed across by the candidate. Candidates are advised not to change their appearance till the recruitment process is completed. Failure to produce the same photograph at the time of personal interview may lead to disqualification. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her application, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- (d) Candidates will have to produce original Certificates (wherever applicable) with regard to the information submitted in application form at the time of interview, failing which his/her candidature may be cancelled.
- (e) Candidates serving in Govt./quasi-Govt./Public Sector Undertakings (including nationalized banks and financial institutions) will be required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which, their candidature may not be considered.
- (f) All candidates will have to produce, if called for interview, originals as well as self-attested photocopies of their educational/experience certificates, certificates pertaining to proof of age, as well as other necessary certificates with regard to the information submitted in the application.

- (g) No Travelling Allowance is payable to candidates who are called for the interview. However, unemployed SC/ST Candidates, who are called for interview and apply for reimbursement, will be paid actual to and fro 2nd Class Rail/Ordinary Bus fare in terms of Govt. guidelines by the shortest route on production of evidence of travel, i.e. Railway Receipt/Ticket(s) for attending the interview.
- (h) The Bank takes no responsibility for any delay /non-receipt or loss of any communication.
- (i) Any resulting dispute arising out of and/or pertaining to the process of recruitment under this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- (j) Canvassing in any form will be a disqualification.
- (k) Request for change of contact no./address/ email ID/ interview centre will not be entertained.
- (l) In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- (m) Appointment of selected candidates is subject to their being declared medically fit as per the requirements of the Bank and clear antecedent report. Such appointment will also be subject to the Service, Conduct Rules & Policies of the Bank applicable to Specialist Officers.

5. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information while filling up the application form.

At the time of interview/ Group Discussion(wherever applicable), if a candidate is/has been found guilty of resorting to any irregular or improper means in connection with his/her candidature for selection or obtaining support for his/her candidature by any means, such a candidate may in addition to rendering himself/herself liable to criminal prosecution, be liable:

- (a) to be **disqualified** from the interview process for which he/she is a candidate
- (b) to be **debarred**, either permanently or for a specified period, from any examination or recruitment conducted by the Bank
- (c) for **termination** of contract, if he/she has already joined the Bank.

6. Fee and Mode of Payment

Candidates have to make the payment of requisite fees/ intimation charges through DD in favour of Central Bank of India payable at Mumbai. Amount of application fee is Rs1180 (Rs. 1000 + Rs.180 GST)

7. HOW TO APPLY:-

The duly filled in application form complete in all respects along with the prescribed fee should be sent by Post / Speed Post/Courier at the under mentioned address. The following words should be superscribed on the top of the envelope “Recruitment for the Post of Deputy General Manager- Head of Collections & Debt Management on contractual basis”:-

**General Manager-HRD
Central Bank of India,
17th Floor, Chandermukhi,
Nariman Point, Mumbai-400021**

Note:

- Please note that all the particulars mentioned in the application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, etc. will be considered as final and no change/modifications will be allowed after submission of the application form.
- Candidates are hence requested to fill in the application form with the 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.

Candidates are advised to regularly visit the Bank’s website for updates/ notices/ instructions. All announcements/addendum/ corrigendum/ details pertaining to this process will be only published / provided on Bank’s website www.centralbankofindia.co.in from time to time under Career section. No separate communication/ intimation will be sent to the candidates who are not selected/ shortlisted in the process. All notification/ communication placed on Banks’s website shall be treated as intimation to all candidates who have applied for the process.

Merely satisfying the eligibility criteria norm does not entitle the candidate to be called for GD/Interview/Selection process. The Bank reserves the right to call only the requisite number of candidates for GD/Interview/Selection process after preliminary screening/ shortlisting on various parameters such as candidates’ age, qualification, essential requirements, suitability etc.

The Bank reserves the right to reject any application/ candidature at any stage or cancel the conduct of interview/GD or to cancel the recruitment process entirely at any stage without assigning any reason.

**(SMRUTI RANJAN DASH)
GENERAL MANAGER (HRD)**

Date: 14.01.2023

ANNEXURE A

APPLICATION FOR THE POST OF DEPUTY GENERAL MANAGER –HEAD OF COLLECTIONS & DEBT MANAGEMENT

To,
General Manager-HRD
Central Bank of India,
17th Floor, Chandermukhi,
Nariman Point, Mumbai-400021

Paste Passport
size Photograph

Please sign across
the Photograph

With reference to your advertisement on Bank's website dated _____
I, submit my application in prescribed format.

1. NAME (in full)- _____

2. FATHER's/ HUSBAND's NAME: _____

3. ADDRESS FOR CORRESPONDENCE:

4. PERMANENT ADDRESS:

5. CATEGORY: _____(SC/ST/OBC/GEN)

6. If person with Disability:

Type of disability:

Percentage of disability:

7. DATE OF BIRTH (As per Matriculation / High School Certificate) :

Age in completed years as on 01.01.2023:

8. BIRTH PLACE _____ NATIVE PLACE: _____

9. MARITAL STATUS:

10. GENDER:

11. NATIONALITY:

12. Details of Non-refundable Application Fee (Rs.1180):

Name of DD issuing Bank:

City of Issue:

Date of Issue :

Amount:

13. Contact Details:

MOBILE NO. -

LANDLINE No.

E-MAIL ID-

14. EDUCATIONAL QUALIFICATION:

15. EXPERIENCE (Preceding 15 years) - Total (in years)_____

Sr. No.	Name of Institution	Designation/ Scale	Duration		Responsibilities	Extra Ordinary Achievements
			From	To		

16. DETAILS OF PRESENT EMPLOYMENT:

(a) Organization:

(b) Full Address:

(c) Position:

(d) Reporting to:

(e) Salary/Compensation presently drawn:

DECLARATION

I hereby declare that the particulars furnished above are true and correct to the best of my knowledge and belief and I understand that in the event of any information being found false or incorrect at any stage or not satisfying the eligibility criteria according to the requirements of the related advertisement, my candidature for the said post is liable to be cancelled/terminated at any stage and if engaged, my contract is liable to be terminated. I am willing to serve anywhere in India. I agree that Bank has right to transfer me to any part of the country at its discretion.

I hereby agree that any legal proceedings in respect of any matter of claims or disputes arising out of this application and/or out of said advertisement can be instituted by me only at Mumbai and Courts/tribunals/forums at Mumbai. I also undertake to abide by all the terms and conditions mentioned in the advertisement displayed on Banks website dated 14.01.2023. .

(Signature of applicant)

Place: _____

Date: _____

Enclosures-Copies of Degree/experience certificates/KYC Documents:

- 1.
- 2.
- 3.
- 4.
- 5.