

Star House, Plot C-5, "G" Block, Bandra-Kurla Complex, Bandra (East), Mumbai 400 051.

Engagement of Advisor/ Consultant for IRAC&P on part time basis for a period of 12 months (Project No. 2024-25/01 Notice dated 24.07.2024)

BANK OF INDIA, a leading Public Sector Bank having Head Office in Mumbai, invites applications for Advisor/Consultant for IRAC & P Automation on part time basis (Part Time) for a period of 12 months with the following conditions

IMPORTANT DATES

Commencement date for submission of offline Application	26.07.2024
Last date for receipt of offline Application Form	05.08.2024
Relevant date for Age/ Qualification / Experience	24.07.2024

1	Name of Post	Advisor/ Consultant for IRAC&P Automation
2	No. of Post	One (1)
3	Tenure	The appointment will be on contract basis for an initial period of 12 months. The contract can be terminated at one month's notice on either side Or remuneration in lieu thereof.
4	Eligibility	Candidates having experience in the relevant functional area while functioning as an Executive of the level of Deputy General Manager/Assistant General Manager and above who has retired from RBI OR Executive of the level of Deputy General Manager/Assistant General Manager and above who has retired either from our Bank or from other Nationalized Banks OR Executives retired not below 3 levels of the Board from Private Sector Banks/ Foreign Banks OR Executives retired not below 3 levels of the Board Other IT/Payment/NBFC/Fintech companies OR any other Ex-Officials of equivalent rank from Government Departments OR Professionals of repute from Government, Industry and Academia having requisite work experience, skill set.
5	Experience	Implementation of IRAC&P norms in Finacle and other similar systems.
6	Age	Age: Age should not exceed 65 years as on 24/07/2024.
7	SELECTION PROCEDURE	Candidate will be short listed through personal interaction / Interview. <i>Final selection will be on the basis of marks secured by the candidate in the personal interaction/ interview, in order of merit.</i>

		Maximum marks for personal interaction / Interview would be <u>100</u>
8	EMOLUMENTS AND OTHER BENEFITS	The said Advisor will be entitled to remuneration as decided by the Committee. Upon selection of advisor, the committee will negotiate and decide the remuneration
9	ROLES & RESPONSIBILITIES	<p>The following are role & Responsibility of Advisor/ Consultant for IRAC & P Automation:-</p> <ol style="list-style-type: none"> a) Implementation of IRAC&P Norms as per the RBI guidelines, issued on time to time – End to End b) Logic support for Identification and Marking of accounts as NPA including Agriculture Advances and compliance of RBI IRAC&P guidelines c) Logic support for Upgradation of Accounts, particularly in Restructured Accounts d) Logic support in Global Percolation e) Bills / Packing Credit identification Logic f) Exclusion of Accounts under exception cases, permitted as per RBI IRAC&P Norms g) URI Logic scrutiny & correction, if any h) Ageing of existing NPAs i) Process Optimisation j) System Controls, Validations and Checks k) Addressing failures l) Maintenance of Audit Logs m) Comparison and rectification of differences in the existing Predictive SASCL Run and that of New SASCL Run n) Listing down the complete exhaustive IRAC&P Guidelines applicable to our Bank on a best case basis, o) Identification of the gaps, compared with the best case scenario, p) Implementation of the gaps based on the RBI IRAC&P Guidelines, q) Scenario based testing in new package after pushing the data from Finacle or under UAT environment,

		<p>r) Generation of reports and verification of exceptions,</p> <p>s) Scrutiny and correction to be carry out, if any, of scripts of the Old SASCL and New SASCL to comply with the IRAC&P Norms.</p> <p>t) Facilitate and support in completing the Script Audit to be carried out by the External Auditor after the completion of implementation of IRAC&P Norms in the Old and New SASCL Programs.</p> <p>u) Validation of SASCL Process flow</p> <p>v) Logic for Accounts upgraded and downgraded within 1 day</p> <p>w) Implementation of all the System Limitation, Interpretation and Open points as flagged in E&Y Report dated 16.04.2024 in the System</p> <p>x) To facilitate HO, IT & DC and CRMD, HR on script level assistance to ensure correct SASCL output including validation of data is in line as per IRAC&P norms</p> <p>y) Any other issues / matter related to implementation Automation of IRAC&P Norms.</p>
11	LOCATION	The Service will be on Part Time basis either Online/Offline.
12	REPORTING LINE	The Advisor / consultant shall report to Executive Director overseeing Credit Monitoring Department or Managing Director & CEO and such reporting will be decided by the Managing Director & CEO.
13	APPLICATION	Candidates will submit typed application, in physical form or through email at headoffice.randp@bankofindia.co.in in prescribed format which will be available on Bank's website along with the Notice.

Note: The appointment on contract is for a specified period as stated above, and as such should not be construed as an offer of employment or a regular employment in the Bank.

14. SELECTION METHODOLOGY

After scrutiny of the applications received, only eligible candidates will be called for Personal Interaction / Interview. Short-listing for personal interaction / interview will be on the basis of the details provided by the candidates (regarding work experience) in the application. The Bank would be free to reject the candidature of any candidate at any stage of the process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts.

Bank reserves the right to shortlist requisite number of candidates based on the academic track record of the candidate, experience and suitability of the candidates, as decided by the Bank and only those shortlisted candidates will be called for personal interaction / Interview or for any other process as decided by the Bank.

However, the Bank reserves its right to change / add / cancel the selection process & schedule at its discretion, under unforeseen circumstances, if any. Change, if any, will be announced in our Bank's website / by email as provided in application form. Bank will not be responsible for late receipt / non receipt of any communication from the candidate. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process.

Final selection will be made on the basis of marks obtained by the candidates in the personal interaction / Interview process and will be according to the merit ranking. In case of equal marks by two or more candidates, the merit order of such group of candidates will be on the basis of Date of Birth i.e. Candidate senior in age will be placed higher in the merit List.

15. GENERAL INSTRUCTIONS

- (a) Before applying for the post, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this Notice. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of personal interaction / interview, selection and any other matter relating to appointment, will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this regard.
- (b) Mere submission of application in response to the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow upon him / her right to be called for personal interaction / Interview.
- (c) In case it is detected at any stage of appointment process that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s), his/her candidature will be cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.
- (d) The Bank reserves the right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this advertisement, including criteria for passing/method and procedure for selection.
- (e) The Bank takes no responsibility for any delay in receipt or loss in postal transit of Application Form / Call Letter / Intimation.
- (f) The candidates should fill the details in application correctly, in particular - Age / Qualification / Experience etc. which will have direct effect on selection / non-selection. Bank takes no responsibility for rejection / non-selection due to aforesaid error.

- (g) Photograph affixed on the application to be produced at the time of personal interaction / Interview, should be signed across by the candidate.
- (h) The candidates found eligible will be called for a selection process. The candidates will have to appear for personal interaction/ Interview / selection process at their own expense. However, eligible outstation SC/ST/Persons with Benchmark Disabilities category candidates called for personal interaction/ Interview/ selection process will be paid II class to & fro railway/bus fare or actual expenses incurred, whichever is less, by shortest route on production of proof of travel (rail/bus ticket etc.). The above concession will not be admissible to SC/ST/Persons with Benchmark Disabilities category candidates who are already in service in Central / State Government, Corporations, Public Undertakings /Local Government, Institutions and Panchayats etc.
- (i) Candidates serving in Govt./Quasi Govt. offices, Public Sector Undertakings including Nationalized Banks and Financial Institutions are advised to submit “**No Objection Certificate**” from their employer at the time of Interview, failing which their candidature may not be considered.
- (j) Candidates should take required permission before applying from their previous employer and should produce the same at the time of personal interaction/ interview.
- (k) In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- (l) Selection will be made by a Committee and the decision of the Committee shall be Final.
- (m) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- (n) In case any dispute arises on account of interpretation in version other than English, English version will prevail.

16. HOW TO APPLY

Eligible candidates may submit applications in the prescribed format which is available on Bank's website www.bankofindia.co.in under “Career” section → “Appointment of Consultant on contract basis – Project 2024-25/01 (Notice dt. 24.07.2024) → Print Application Form.

Last date for receipt of offline application is 05.08.2024. Application received after the said date will be rejected. **Application must be typed in the prescribed format only. Hand-written applications will be summarily rejected.**

Incomplete applications / applications received after the last date will be rejected. The Bank reserves the right to reject applications of any or all the candidates without assigning any reason.

The physical printed copy of the application, through Registered Post / Speed Post / Courier in a sealed envelope super-scribing “**Application for the post of Advisor/ Consultant for IRAC & P Automation** ” be submitted to:

The Chief General Manager,
Bank of India,
Human Resources Department,
Recruitment Division
9th Floor, Star House, Plot C-5, "G" Block,
Bandra-Kurla Complex, Bandra (E),
Mumbai 400 051

Scanned copy of Applications may be submitted via Email on our Email ID – headoffice.randp@bankofindia.co.in (Maximum size of attachment not to exceed 4 MB)

Hand Delivery of application will not be accepted.

The Envelope containing the application must be super-scribed "**Application for the post of Advisor / consultant for IRAC&P Automation**".

NOTE: Bank will not be liable for misplace / damage and / or delay in delivery of application by the Postal Authorities or by the Courier Agencies, under any circumstances.

Application Procedure

- (i) Candidate should have a valid e-mail id.
- (ii) Application should be checked and after verification, be forwarded to us at aforesaid address.
- (iii) A copy of the application to be kept ready for submission at the time of interview at the Interview Venue.
- (iv) Fill-up the application Form and forward the following documents:
 - a. Self Attested copy of School leaving certificate or any other document showing proof of age acceptable to the Bank.
 - b. Supporting documents certifying your experience as stipulated.
 - c. No Objection Certificate / Permission letter from your present / previous employer, if applicable, in your case.
 - d. Identity & Address Proof

Place : Mumbai
Date : 24.07.2024

(Ms. Shampa Biswas)
General Manager - (HR)

Candidates who have applied are requested to visit the 'Recruitment /Career with Bank' Section on our website– www.bankofindia.co.in for further updates

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

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

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

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

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

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2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / Smt / Kumari* _____ Father /Mother* of Sri / Smt / Kumari* _____ of village / town _____ in District/Division* _____ of the State/Union Territory* _____ who belong to the _____ Caste / Tribe* which is recognized as a Scheduled Caste/Scheduled Tribe* in the State/Union Territory* issued by the _____ [Name of the authority] vide their order No. _____ dated _____.

3. Shri/Smt/Kumari* _____ and/or* his/her* family ordinarily reside(s) in village/town* _____ of _____ District / Division* of the State / Union Territory* of _____

Signature _____

Designation _____

Place:

[With seal of Office]

Date :

State/Union Territory

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

* Please delete the words which are not applicable.

Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.
2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.
3. Revenue Officer not below the rank of Tehsildar.
4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

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FORM OF CERTIFICATE TO BE PRODUCED BY
OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT
TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Sri / Smt. /
Kumari _____ son/daughter of _____ -
_____ of village/Town _____ District/Division _____ in
the State/ Union Territory _____ belongs to the
_____ community which is recognized as a backward class under the
Government of India, Ministry of Social Justice and Empowerment's Resolution No.
_____ dated ____*. Shri/Smt./Kumari _____ and/or his/her family
ordinarily reside(s) in the _____ District/Division of the
_____ State/Union Territory. This is also to certify that he/she does not belong to
the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India,
Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993 **.

Dated :

District Magistrate
Deputy Commissioner etc.

Seal

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

** - As amended from time to time.

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

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

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

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No.

Date :

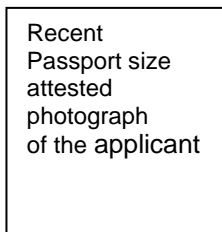
VALID FOR THE YEAR

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

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

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

Signature with seal of Office
Name
Designation



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

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

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

NOTE :-

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

- (i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner,
- (ii) Chief Presidency Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate,
- (iii) Revenue Officer not below the rank of Tehsildar and
- (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.