



Human Resource Department, Manpower Planning and Recruitment Division,  
Central Office, Mumbai  
Phone No.022-22896240

**Recruitment Of Domain Experts at Senior Management Positions on Contractual Basis**

**Online Registration of Application: From 07.12.2022 to 27.12.2022**

Union Bank of India invites online application from Indian citizen for appointment of Domain Experts at Senior Management position on contractual basis.

Candidates are requested to apply Online through the link given on Bank's website 'www.unionbankofindia.co.in'

1. **One candidate can apply for only one post.** In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearances by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
2. Before applying the candidates should ensure that they fulfill the eligibility criteria for the post as on the date of eligibility. In case a candidate is called for interview and is found to be not satisfying the eligibility criteria (Age, Educational Qualification and Experience etc.) he/ she will not be allowed to appear for the interview. Further, if, at any stage, it is found that any information furnished in the ON-LINE application is false/ incorrect or if according to the Bank, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled and he/she will not be allowed to appear for the interview / joining.
3. **Candidates are required to upload all required documents (brief resume, ID proof, age proof, PWD Certificate (if applicable), educational qualification, experience etc.) failing which their application/candidature will not be considered for shortlisting/ interview.**
4. Short Listing will be provisional without verification of documents, candidature will be subject to verification of details/documents with the original when a candidate reports for interview. (if called).
5. Candidates are advised to check Bank's website 'www.unionbankofindia.co.in' under "Recruitments" > "Careers Overview" link regularly for details and updates (including the list of shortlisted/ selected candidates). The Call (letter/ advice), where required, will be sent by e-mail only (no hard copy will be sent).
6. All correspondence will be made only on the email ID mentioned by the candidate in their online application form and the same has to be kept active for receiving communication viz., call letters/Interview Dates/advice etc.
7. Candidates are requested to apply only ON-LINE through Bank's Website [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). No other mode of submission of application will be accepted by the Bank.

**1. DETAILS OF POSTS /VACANCY/ AGE/PLACE OF POSTING**

SN	Position Name	Total Vacancy	Location	Age as on (01/12/2022)	
				Min	Max
1	Head - Debt Syndication Corporate Relationship	1	Mumbai	35	55
2	Head - Transaction Banking	1	Mumbai	35	55
3	Head - Digital Marketing	1	Mumbai	35	55
4	Head - Merchant Acquisition including Credit Card	1	Mumbai	35	55
5	Head - Call Centre Management	1	Mumbai	35	55
6	Head - Wealth Management	1	Mumbai	35	55
	<b>Total Vacancies</b>	<b>6</b>			

The Bank reserves it's right to increase/ decrease the number of post/s or cancel the above contractual recruitment in part or full as per Bank's requirement without assigning any reason.

**2. DETAILS OF EDUCATIONAL QUALIFICATION/ OTHER QUALIFICATIONS/ EXPERIENCE (As on 27.12.2022):**

Sr. No	POST	Educational Qualification	Experience
1	Head - Debt Syndication Corporate Relationship	Mandatory: A Regular Post Graduate Degree in finance from a university recognized by the Government of India/Government Bodies/AICTE. (Major/Dual specialization)  Or Chartered Accountant	Mandatory: Minimum 10 years' experience in Corporate Credit within which minimum 2 years' Experience in Debt syndication and down selling.  Desirable: The candidates must have sound Sales capabilities.

Sr. No	POST	Educational Qualification	Experience
2	Head-Transaction Banking	<p><b>Mandatory:</b> A Regular Post Graduate Degree in Finance/Marketing from a university recognized by the Government of India/Government Bodies/AICTE. (Major/Dual specialization)</p>	<p><b>Mandatory:</b> Minimum 10 years Commercial Bank Experience (PSB, Private /Foreign Bank) of which at least as Head of Relationship Banking/Trade Finance at the level of Vice President or DGM (Scale VI).</p> <p><b>Desirable:</b> 1) Marketing Experience and relationship with many large corporate entities. 2) CAIIB 3) Proven track record of having achieved business/income growth for the organization.</p>
3	Head-Digital Marketing	<p><b>Mandatory:</b> 1) A Regular Post Graduate Degree in Marketing from a university recognized by the Government of India/Government Bodies/AICTE. (Major/Dual specialization) 2) Knowledge of analytics tools (e.g. Google Analytics, SEO tools etc.). 3) Working knowledge of Ad serving tools</p> <p><b>Desirable:</b> 1) MBA (Marketing) from premiere institutes will be preferred. 2) Executive or specialized program /certification in Digital Marketing from any premier institute. 3) Broad knowledge of most the following concepts: Advertising technologies, Google marketing platform and cloud services, CDPs, Measurement methodologies (e.g. Econometrics and attribution), Audience insights and activation, Customer experience, UX and design 4) Google Certification or any other Digital Marketing certifications</p>	<p><b>Mandatory:</b> Minimum 7 Year working experience in Digital Marketing (SEO/SEM, Email, social media/ Display Advertising campaigns)</p> <p><b>Desirable:</b> 1) 5 years+ of experience with proven track record in Digital Marketing under BFSI sector. 2) Experience in business strategy, marketing data, operations and technology assessments and roadmap delivery 3) Comfortable working with business, marketing, and IT stakeholders 4) Strong analytical and communication skills with good sense for business finance 5) Strong project management experience</p>
4	Head-Merchant Acquisition including Credit Card	<p><b>Mandatory:</b> A Regular Post Graduate Degree in Marketing from a university recognized by the Government of India/Government Bodies/AICTE. (Major/Dual specialization)</p>	<p><b>Mandatory:</b> Minimum 5 years of Marketing experience in Banking Financial Services and Industry in Managing Credit Card and Merchant Acquisition Business Portfolio</p>
5	Head-Call Centre Management	<p><b>Mandatory:</b> 1) A Regular Graduate Degree from a university recognized by the Government of India/Government Bodies/AICTE. 2) Proficient with MS Office, Contact Centre software programs &amp; Preparing MIS 3) Strong Knowledge of performance evaluation techniques and customer service metrics. 4) Excellent written &amp; verbal communication skills</p> <p><b>Desirable:</b> 1) MBA in analytics from reputed university /certifications (COPC) etc. from reputed institutes would be an added advantage 2) Strong analytical and communication skills with good sense for business finance.</p>	<p><b>Mandatory:</b> 1) Min 10 years of experience in handling contact centre with min 2 years of experience as Process Head.</p> <p><b>Desirable:</b> 1) Experience of Process Head/Call Centre Incharge/ Manager Role and above with proven track record in handling of digital contact under BFSI sector. 2) Comfortable working with operations, marketing, and IT stakeholders 3) Strong project management experience 4) Excellent multitasking, time management and leadership skills.</p>
6	Head-Wealth Management	<p><b>Mandatory:</b> 1) A Regular Post Graduate Degree in finance from IIM, ISB or any premier institute recognized by the Government of India/Government Bodies/AICTE. (Major/Dual specialization)</p> <p><b>Desirable:</b> 1) Diploma / Certificate courses from IRDAI / SEBI etc 2) Any additional qualification with IT / IS backdrop is desirable.</p>	<p><b>Mandatory:</b> 1) At least 8 years of continuous work experience in Wealth Management activity, either in Public or Private sector. 2) Should have proven track record of having achieved the set business targets, in his / her previous assignment during the last three years continuously. 3) Should have hands-on experience of financial and investment tools, financial planning, asset allocation and management, risk and insurance planning, tax planning, retirement planning, Portfolio Management</p>

Sr. No	POST	Educational Qualification	Experience
			Services, legal advice, estate planning etc  <b>Desirable:</b> Having work experience in a Fintech company dealing with Wealth Management activity will be of added advantage.

### 3. JOB PROFILE AND KEY RESPONSIBILITY AREAS:

Sr. No	POST	Skills & Job Description / Key Responsibilities
1	Head-Debt Syndication Corporate Relationship	<ol style="list-style-type: none"> <li>1. Formulation of Debt Syndication strategy for both new and expansion projects.</li> <li>2. Responsible for revenue generation and profitability of debt syndication business- sourcing clients for debt funding requirement and advising them on appropriate structure suitable for their business.</li> <li>3. Achieving targeted fee based income and maintaining and enhancing business quality.</li> <li>4. Origination, appraisal and placement would be the 3 important dimension of the profile.</li> <li>5. Negotiation of commercial and non-commercial terms while syndicating the credit proposal.</li> <li>6. Down selling of underwritten cases</li> <li>7. Pursuing innovative credit solutions such as quasi debt structures, securitizations, acquisition financing, hybrid security etc.</li> </ol>
2	Head-Transaction Banking	<ol style="list-style-type: none"> <li>1. Ensuring stability of income from existing set of clients and explore avenues for new income generations from existing as well as new clients for increase collections/ payments/RTGS/NACH mandate business.</li> <li>2. To increase Channel Finance Portfolio, Bills Discounted/ Income (Supply Chain Finance, Receivable Finance) and Co-Lending under Channel Finance</li> <li>3. To increase number of Anchors, Dealers and Venders on-Boarded for Channel Finance Business</li> <li>4. To increase visibility/ Popularity of our Channel Finance Product in the banking Market Products/ Services in the Banking Market</li> <li>5. Risk Evaluation /Mitigation under Channel Finance Business exposures.</li> <li>6. Increasing business turnover for CMS products/Treds</li> <li>7. Strategy, Planning, Conceiving &amp; Developing new CMS Products</li> <li>8. Compliance of Regulatory Guidelines in respect of CMS, Channel Finance and TReDS Participation</li> <li>9. Timely Renewal of Client Services, Dealer/Vendor Limits, Umbrella Limits of Anchor Companies, TReDS Bidding Limits, Schedule of Service Charges</li> <li>10. Risk Evaluation/Mitigation/recovery of overdues under Channel Finance Business exposures</li> <li>11. Development of next gen software/functional capabilities for path breaking digital capabilities in CMS Business leading to growth in clientele/income, Process Automation.</li> <li>12. Implementation and Supervisory oversight on the digitalized process automation in respect of the Back Office Hub for centralized issuance of LCs/BGs and Trade Finance including conceptualization/ implementation of strategies for LC/BG business growth, managing the Hub/Back office, ensuring improved customer experience through the automated portal, evaluation of customer feedback and stabilization of the process, target estimation/ achievement of growth in LC-BG business and target estimation/ achievement of fee based income thereon.</li> </ol>
3	Head-Digital Marketing	<ol style="list-style-type: none"> <li>1. Build, execute and scale end-to-end digital marketing roadmap for the bank.</li> <li>2. Liaise with key stakeholders to devise, plan and execute a comprehensive digital strategy (including but not limited to web, content and CRM) and integrate into existing systems for carrying out Digital Marketing activities.</li> <li>3. Manage all digital marketing channels (e.g. website, blogs, and social media) to oversee our social media accounts.</li> <li>4. Develop, implement, track, and optimize plans along with marketing campaigns across all digital channels including web, SEO, SEM, email, social media and display advertising to support funnel conversions.</li> <li>5. Optimize spend and performance of campaign based on trend insights.</li> <li>6. Lead Generation, Conversions through Digital Channels to increase business.</li> <li>7. Design and implement models which predict ad performance (ROI).</li> <li>8. Work closely with sales ops and other cross-functional teams to support various initiatives that drive growth. Measure and report performance of all digital marketing campaigns, and assess against goals (ROI and KPIs).</li> <li>9. Identify trends and insights and optimize spend and performance based on the insights.</li> <li>10. Own, integrate and maintain the martech stack and drive optimization.</li> <li>11. Utilise strong analytical ability to evaluate end-to-end customer experience across multiple channels and customer touch points - Plan, execute, and measure experiments and conversion tests.</li> <li>12. Aligning digital strategy with corporate strategy to increase the return on digital investments.</li> <li>13. Monitor key online marketing metrics to track success &amp; improve profitability.</li> <li>14. Review new technologies and keep the Bank at the forefront of developments in digital marketing and customer experience.</li> <li>15. Connecting and analysing customer data for new insights to increase sales, customer loyalty, and customer experience while reducing cost-to-serve.</li> </ol>

Sr. No	POST	Skills & Job Description / Key Responsibilities
		<p>16. Leveraging digital channels and tools for efficient, low-cost service that enriches the overall customer experience.</p> <p>17. Breaking down silos and empowering the organization to deliver an Omni-channel brand experience.</p>
4	Head-Merchant Acquisition including Credit Card	<ol style="list-style-type: none"> <li>1. Responsibility of all Credit card, Travel Cards &amp; e-wallet sales: Formulating business strategy for growth, loyalty programs, reward points etc. and disputes related to issuance and loyalty points. Undertakes market study to gain understanding on competitor's strategy, products, pricing etc. and plan and drive innovation in merchant acquisitions and payment solutions.</li> <li>2. Develop and oversee credit card-linked insurance policies, including new claim settlements and disputes (Accidental insurance and death claim settlement, various reporting and compliance).</li> <li>3. Develop partnerships with aggregators (e.g, Bank Bazaar, Paisabazaar, etc) and other technology platforms/service providers to create channels for online lead sourcing/deepen channels with existing partners.</li> <li>4. Review &amp; drive expansion of POS, PGs, QR Code, BBPS, payment operations and Fastag; Work in coordination with other verticals to drive merchant acquisition and other payments systems.</li> <li>5. Merchant onboarding under POS, PGs, QR Codes, BBPS etc, Post sales service, dispute resolution, account monitoring and exit options (exit option based on transaction analysis by reconciliation division).</li> <li>6. Conduct regular review &amp; revision of policies/SOP related to Credit Card, Travel Cards, Prepaid Cards &amp; e-wallet and Merchant Acquiring. Also, other related policies/SOP and drive the business under these segments.</li> <li>7. Drive end to end digitization of the entire process of credit cards and Merchant Acquiring (including POS, PG, QR Code BBPS etc.).</li> <li>8. Provide leads to Retail Liabilities for potential CD accounts and MSME for potential MSME Lending and oversee conversion.</li> </ol>
5	Head-Call Centre Management	<ol style="list-style-type: none"> <li>1. Lead Generation, Sales through Service and Conversions through Digital contact centre Channels to increase business.</li> <li>2. Strategizing and planning the collection of debt through various models like promise to pay, right party contacts, collector effective index etc.</li> <li>3. Plan and Improve efficiency through automation and also enhance customer experience and give customers ways to self-serve. Monitor customer complaint level/ ombudsman complaints and formulate mechanism to solve/ reduce it.</li> <li>4. Oversee the budget plans, track expense of the digital contact centre so as to align the same with Banks estimates to Generate Profit/ Revenue.</li> <li>5. Manage all digital contact centre channels (e.g. Voice, IVR, Bot, Co browsing, Video Chat, Social Media, Email etc.) through the service provider/ vendor and ensure consistent delivery of services via different channels.</li> <li>6. Analyse the contact centre performance through various tools such as Omni-Channel analysis, Predictive Analysis, Self Service Analysis etc.</li> <li>7. Align the contact centre operations with corporate strategy to increase the return on digital investments.</li> <li>8. Review new technologies and keep the Bank at the forefront of developments in digital contact centre and customer experience.</li> <li>9. Qualify and understand the full range of market trends, influences and opportunities relevant to the business, market and customer base.</li> <li>10. Identify, research, and select key third-party suppliers, working in an inclusive relationship capacity to achieve all required outcomes.</li> <li>11. Own all digital contact; lead and deliver continual improvement and development of the multi-channel/ Omni channel proposition.</li> <li>12. Research and Identify industry trends and suggest banking needs for better customer experience.</li> <li>13. Compile case studies to demonstrate banks value. Identify new capabilities and/or partnerships required to strengthen capabilities.</li> </ol>
6	Head-Wealth Management	<ol style="list-style-type: none"> <li>1. Build Wealth Management business in the Bank through Zonal Heads, Branch Heads and relationship managers.</li> <li>2. Creation of innovative products/hybrid products for HNI clients. Also, creating customer segmentation and design suitable products to suit their needs.</li> <li>3. Creating a robust business model to increase the profitability. Achieving the business and income targets of the year.</li> <li>4. Ensure cross sell of Wealth management products on entire affluent client base of the Bank.</li> <li>5. Conduct detailed business analysis and problem solving in support of projects to maintain progress and lead the team.</li> <li>6. Manage stakeholder's communication to ensure all invested parties are apprised of progress and issues are resolved in timely manner.</li> <li>7. To have a specialized knowledge on the third party product such as stock market, mutual funds, hedge funds and other products.</li> <li>8. Ensure maintenance of all supporting documentation with comprehensive traceability and audit materials including plans, issues logs, requirement documents etc. Also, complying with all the regulatory guidelines.</li> </ol>

#### **4. How to Apply:**

Candidates are requested to apply only ON-LINE through Bank's Website [www.unionbankofindia.co.in](http://www.unionbankofindia.co.in). No other mode of submission of application will be accepted by the Bank. For registration log on to the Bank's website "[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)" and on the Home Page under the link "Recruitments" > "Careers Overview" click the Notification titled "Notification for Recruitment of Domain Experts at Senior Management Position on Contractual Basis".

There will be two links available on the page.

- 4.1. Click on the link "Notification" to download the Notification
- 4.2. Read the notification carefully and if found eligible to apply, click on the link "Apply Online"

Candidates are advised to check Bank's website '[www.unionbankofindia.co.in](http://www.unionbankofindia.co.in)' under "Recruitments" > "Careers Overview" link regularly for details and updates (including the list of shortlisted/ selected candidates).

**All revisions/ corrigendum (if any) will be hosted on the bank's website only.**

#### **Help Facility:**

In case of any problem in filling up the form, payment of fee/intimation charges, complaints may be made at email id [recruitment@unionbankofindia.bank](mailto:recruitment@unionbankofindia.bank). Do not forget to mention "Recruitment of Domain Experts at Senior Management Position on Contractual Basis" in the subject of the email.

#### **5. REMUNERATION:**

The remuneration will be offered based on candidate's qualifications, experience and overall suitability for the respective posts based on the negotiations and shall not be a limiting factor for suitable candidate. The compensation will be on CTC basis.

The contract employee will be liable for tax liabilities as per Income Tax Act & Rules in force and the tax will be deducted at source. The amount of compensation being cost to the Bank will be inclusive of any statutory payments that Bank may be required to pay on behalf of the contract appointee.

#### **6. NATURE OF EMPLOYMENT:**

Nature of employment will be contractual. Initially, the contractual engagement will be for the period of 3 years, with periodic performance review. The term of engagement may be extended at the sole discretion of the Bank for a period of one year at a time subject maximum five years. The Bank may terminate the contract of service if the performance is found unsatisfactory. The Bank may at its sole discretion, terminate the contractual engagement by giving one month's notice or one months' compensation in lieu thereof, at any time during the contract period. The contract employee shall have no right or claim for regular employment in the organization.

#### **7. SELECTION PROCEDURE:**

- i. The selection will be based on shortlisting-cum-interaction/interview. Merely fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview.
- ii. The Screening Committee constituted by the Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted and called for interview.
- iii. The decision of the bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.
- iv. The list of candidates shortlisted for interview & subsequent selection shall be published on Bank's website. Intimation/ call letter for interview will be sent by email or will be uploaded on Bank's website. NO HARD COPY WILL BE SENT.
- v. The final appointment will be based on the decision of the Selection Committee constituted for the purpose.
- vi. Merit list for selection will be prepared in descending order on the basis of scores obtained in interview only. In case more than one candidate score the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit.

#### **8. GENERAL INSTRUCTIONS:**

- i. Decision of the Bank in all matters regarding eligibility of the applicant, the stages at which such scrutiny of eligibility is to be undertaken, documents to be produced, Personal Interview, selection and any other matter relating to recruitment will be final and binding on the applicant.
- ii. While applying for the post, the applicant should ensure that he / she fulfills the eligibility and other criteria mentioned above and that the particulars furnished are correct in all respects. In case it is detected at any stage of recruitment that applicant does not fulfill the eligibility norms and / or that he / she has furnished any incorrect / false information/document or has suppressed any material fact(s), his / her candidature will automatically stand cancelled. If any of the above shortcoming(s) is / are detected even after recruitment, his/her contract is liable to be terminated without any notice.
- iii. Mere submission of application against the advertisement and apparently fulfilling the criteria as prescribed in the advertisement would not bestow on him / her right to be called for Personal Interview. Bank reserves the right to call only the requisite number of candidates for the interview after preliminary screening / short-listing with reference to candidate's qualification, suitability, experience etc.
- iv. Incomplete applications will be rejected outright without assigning any reason thereof.
- v. An application once made will not be allowed to be withdrawn nor can it be held in reserve for any other examination or selection. Therefore before applying for the post, the applicant should ensure that he / she fulfill each of the eligibility criteria and other norms, including submission of documents, as mentioned in this notification.

- vi. Information regarding Personal Interview will be sent to shortlisted applicants on their email ID provided by the Candidate in the application.
- vii. While every effort will be made to ensure that the intimation to the eligible applicants short listed for Personal Interview will be sent sufficiently in advance, the Bank will not be held responsible for delay in receiving the intimation by the applicant for any reason whatsoever. The applicants are advised to keep track of the status of their candidature by visiting their own email ID from time to time.
- viii. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up engagement.
- ix. The staff on contract shall not be entitled to any superannuation benefits viz., Provident Fund, Pension, Gratuity, etc.
- x. Engagement of selected candidate is subject to his / her being declared medically fit as per the requirement of the Bank. Such engagement will also be subject to the service and conduct rules of the Bank for such post in the Bank, in force at the time of joining the Bank.
- xi. 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 Notification.
- xii. Candidates will have to appear for the Selection Process at their own expense.
- xiii. Any resultant dispute arising out of this Notification shall be subject to the sole jurisdiction of the Courts situated in Mumbai.
- xiv. BANK RESERVES IT'S RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY AT ANY STAGE WITHOUT ASSIGNING ANY REASON THEREOF.

**Mumbai**

**7<sup>th</sup> December 2022**

**(Sd)**

**Chief General Manager (HR)**