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PROGRAMME DETAILS

1. Introduction

Bank of Baroda and Manipal Group have joined hands to set up the Baroda Manipal School of Banking (BMSB) to cater to the students who are interested in a career in Banking in Bank of Baroda. On successful completion of the programme within the stipulated time period, the students will be awarded the PGDBF by Manipal University and they shall be absorbed as Probationary Officers by Bank of Baroda.

2. Admission to the Programme:

Candidates shall be selected by BOB through a selection process consisting of an open exam followed by Group Discussion.

3. Course details:

The one-year Course:

The selected students will go through a nine month Campus programme, to be followed by a three months internship at the Bank of Baroda to meet Bank's needs and requirements from the Probationary Officers. The curriculum will include, apart from General Management skills, including soft skills, proper grooming, etc. Various Bank specific processes including training on the Bank's technology.

Use of technology will be incorporated in the learning process and gaming and animation techniques will be used extensively and banking simulations as pre-learning requirements for many of the modules of the program. The students will also undergo practical training required for providing advisory services / selling of financial products like Mutual Funds, insurance, etc. The Banks Core Bank will be used at the Campus itself to enable the candidates to have a hands-on feel of the CBS software and applications right at the campus. The experience of Branch and Banking operations shall be provided through a model dummy Bank Branch at Campus, besides field visits.

The compulsory 3-months internship will be at a Bank of Baroda Branch which will enable an on-the-job training of the students.

Final placement at Bank of Baroda:

The Students will be absorbed in the Bank as Probationary officers in JMG/S-I subject to their successful completion of the course as per Bank's discretion. They will be awarded the POST GRADUATE DIPLOMA IN BANKING AND FINANCE from Manipal University/Bank or delivery through respective regional/zonal authorities wherever attached.

Emoluments on final placement:-

After successful completion of the Post Graduate Diploma in Banking and Finance in the Baroda Manipal School of Banking salary as applicable to Junior Management Grade/ Scale I which is presently in the scale of Rs. 14500-600x7/18700-700x2/2 & CCA, as per rules in force from time to time. At present, the initial yearly emoluments (salary component only) of Junior Management Grade/ Scale I is approximately Rs. 3.86/- lakhs in a Metropolitan Centre. Apart from the salary component, officers will also be eligible for all other benefits as applicable to a JMG/S-I officer.

The above mentioned salary, perquisites may increase further in future, by the time the candidate actually joins the service of the Bank.

Fee structure:

The fees for this Course will be Rs. 3.45/- lakhs, (all inclusive of boarding, Lodging and course fees, other fees, etc.) plus service charges for batches joining after September-2014. However, students can finance the course fees by availing an Education Loan which carries 8% interest. Students can therefore obtain a high quality specialized course in Banking and finance without any monetary burden.

The educational loan facilities are being made available to the participants taking into consideration that they are future employees of the Bank. If a student does not join the Bank or stays with the Bank for certain number of years as stipulated, in which case, the Bank will be liable to recover the loan amount.

Apart from the above course fees, the exam fees for undergoing various Certification exams viz. NISM (Mutual Funds) and NISM (Insurance) are borne additionally by the candidates, as per the fees charged by NISM from time to time for conducting these Certification exams. The total cost of these services) certification exams comes to Rs. 2500/- per candidate.

Stipend, incentives and reimbursements:

a. **Earn while you Learn (Stipends):**

A stipend amount will be paid to the students during the entire duration of the one year course

Rs. 2,500/- p.m. during the nine months Campus period, and
Rs. 10,000/- p.m. during the internship period.

b. **Reimbursements:**

The fees amount will be reimbursed by Bank after completion of -05- years of service with the Bank. This is applicable for batches joining after September-2014. For 1st to 12th batches, reimbursement will be made as enumerated in their offer letter or as modified in the offer letter.

c. **Incentives / other facilities:**

- a. Bank of Baroda will give away prizes for the best students in the course.
- b. Bank of Baroda shall provide uniform and blazer to the students in line with a common dress code and to the students during the internship period.

Service Bond:

On successful completion of the course within the stipulated time period, the Bank would offer appointment as a Probationary Officer. The candidates will have to execute a service Bond for serving a minimum of 3 years in the Bank w.e.f the date of their joining Bank's service or earlier during the program, a notional amount of Rs. 1 lakh towards the cost of on-the-job training and also liquidate the entire Education Loan from the date of availment. From the 3rd year onwards, any officer leaving the Bank's service will only have to clear his/her outstanding Education Loan as applicable to the candidates applying for the selection exercise 2015-16 onwards. In case of candidates from 1st to 15th batches, the service bond will be for 3 years.

4. Campus

The Baroda Manipal School of Banking is located at the following address.

Baroda Manipal School of Banking,
Manipal County, No.65, Singasandra,
Off: Hosur Road, Begur,
Benguluru-560068, Karnataka.

The programme offered at the Baroda Manipal School of Banking is fully residential and the participants would be necessarily staying in the hostel. This would be an essential part of the training of the participants.

5. Medical Help

A doctor and clinic would be available at appointed hours in the campus for providing medical assistance to the students, as n

CURRICULUM

The PGDBF would be a one-year programme comprising four trimesters of 12weeks each. First three trimesters would be conducted o to as BMSB), Bangalore. The fourth trimester would be devoted to internship to be pursued by the participant at a designated Bank of B

Course Credits:- Credits have been assigned to each subject based on the hours of study/learning and other associated activities like work and practical-work in laboratories etc. The credits assigned to each course are as given below. The outline of the curriculum of the

First Trimester

#	Course	Course Code	Credit
1	Business Communication	DBF-501-BB	3
2	Business Mathematics and Accounts	DBF-503-BB	4
3	Banking Allied Services	DBF-505-BB	3
4	Managerial Economics	DBF-507-BB	2
5	Introduction to Banking, Deposits & Remittances	DBF-509-BB	3
6	Sales and Service Orientation	DBF-511-BB	3
7	IT & Finacle	DBF-513-BB	2

Second Trimester

#	Course	Course Code	Credit
1	Customer Relationship Management	DBF-502-BB	3
2	Banking Laws	DBF-504-BB	2
3	Basics of Lending, Credit & Credit Risk Management	DBF-506-BB	4
4	Financial Planning & wealth Management	DBF-508-BB	3
5	Rural & Inclusive Banking	DBF-510-BB	3
6	Marketing & Relationship Management	DBF-512-BB	3
7	Finacle II	DBF-514-BB	2

Third Trimester

#	Course	Course Code	Credit
1	Trade Finance	DBF-521-BB	3
2	Recovery Management	DBF-523-BB	2
3	Foreign Exchange, Treasury & Market Risk Management	DBF-525-BB	3
4	Business Development	DBF-527-BB	3
5	Branch Management & Operational Risk Management	DBF-529-BB	3
6	Retail Banking	DBF-531-BB	4
7	Finacle III	DBF-533-BB	2

Fourth Trimester

1	Project at Bank of Baroda (Internship)	DBF-540-BB	10
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Total course credits

1st trimester	20
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3rd trimester	20
4th trimester	10

The Course curriculum, course contents and course structure may however undergo change as per decision and requirements from time to time by the Baroda Manipal School of Banking Services and Manipal University.

PROGRAMME DELIVERY

1. Programme conduct details

Classes will be held five days a week from Monday to Friday, with Saturday devoted to Project work, e-learning, Finacle practice. In addition to regular classes, the programme participants would be required to take part in additional curricular and extra-curricular activities. There will be 7 sessions on each day. Programme delivery will be in the form of class room lectures, tutorial discussions, seminars, laboratory work, and practical exercises. Considerable emphasis will be placed on self-learning by the participants. Co-curricular activities will form an essential part of the programme.

The break up of time available for formal study is as follows: -

- a. No. of working days in a week: 5
- b. Saturdays will be devoted to Project work, e-learning, Finacle practice, assignments, etc.
- c. No. of sessions (1 hour & 15 Minutes) in a day: 7
- d. No. of subjects per trimester: 7
- e. No. of sessions per subject per trimester: as per credits assigned.

Note: Some of the sessions may be devoted to tests – both in-trimester and end trimester.

2. Attendance requirements

It is mandatory for all participants to attend 100% classes and also take part in all curricular and co-curricular activities. . Leave of absence will be granted only with the specific permission of the Dean, Baroda Manipal School of Banking.

3. Student support services

Apart from the formal classes, the students would be provided support for the learning process through the following means: -

- a. Lectures by experts from the Industry
- b. Library services to include access to e-library
- c. Study material prepared by the Baroda Manipal School of Banking
- d. Access to e-learning modules of Bank of Baroda.

4. Project work

Participants would be expected to work on a research project during the internship. The topic for the project would be assigned by the Bank. A project report to the nominated Bank authorities during the internship.

5. Award of Postgraduate Diploma

A Postgraduate Diploma in Banking and Finance will be conferred on a participant on his / her successful completion of the programme. The participant has to fulfill the following requirements:

1. He/she should have taken and passed in each subject of study as prescribed in the curriculum to earn the minimum credits.
2. He/she would become eligible for the award of a diploma on acquiring 70 credits at the end of the programme.
3. He/she should have satisfactorily fulfilled other academic requirements (as specified in the course of study/ curriculum).

EVALUATION

Evaluation process

A system of continuous evaluation based on the Continuous Grade Point Average (CGPA) system would be adopted. Participants would be evaluated through discussions, seminars, presentations, assignments, surprise tests, viva voce, mid-session examinations, etc. This would be termed as continuous evaluation. The end-trimester examinations would carry a weightage of 50%. Internal assessment of 50% would include: Attendance, Class Participation, Assignments, etc.

(The above criteria for internal assessment may undergo changes from time to time, as decided by Baroda Manipal School of Banking, and any such changes will be notified by a notification displayed on the notice board).

The end-trimester test will comprise 50% multiple choice / short answer questions and the remainder will be descriptive type including questions on practicals. The grading system in the CGPA system are as under:

Grading system for PGDBF as per Manipal University

Appropriate letter grades are awarded in each theory and practical subjects to only such candidates who have passed in the university examination. The marks put together will be taken into account for the letter grading system in each subject separately.

A candidate registered for the university examination but who fails to appear or fails to score the minimum required 50% marks in the university examination is considered as incomplete. After the final term results are declared, grade cards will be issued to each student, which will contain the list of subjects and the marks obtained in that subject.

A subject successfully completed cannot be repeated for improving the grade. Final evaluation of each subject (theory and practical) will be based on the marks obtained in that subject. Each subject letter grade is converted into a specific grade value associated with the letter grade as under:

TABLE

10 - POINT GRADING SYSTEM - MARKS RANGE GRADING GRADE VALUE		
85% and above	A+	10
75% - 84%	A	09
65% - 74%	B	08
60% - 64%	C	07
55% - 59%	D	06
50% - 54%	E	05
Less than 50%	F	0

GRADE POINT AVERAGE (GPA)

The grade points are weighted in accordance with the number of credits assigned to a theory or practical subject and it is a product of the average of grade points awarded to a candidate.

$GPA = \frac{\text{Total grade points of a particular trimester}}{\text{Total number of credits of the trimester}}$

GPA for each trimester will be calculated for those candidates who have passed all the subjects of that particular trimester of the course.

CUMULATIVE GRADE POINT AVERAGE (CGPA)

The weighted average of GPAs of all trimesters that the student has completed at any point of time is the Cumulative Grade Point Average (CGPA).

CGPA up to any trimester will be calculated only for those students who have passed all the subjects up to that trimester. Generally, CGPA is calculated for a course.

(GPA of each trimester = $\frac{\text{Total grade points of a particular trimester}}{\text{Corresponding number of credits for that trimester}}$)
 CGPA = $\frac{\text{Weighted sum of the entire course credits}}{\text{Total number of credits}}$ or weighted average of GPAs of all trimesters.

Conclusion:

All Students admitted to the course are provided with a Participant Handbook and a copy of the discipline rules & regulations, which they are required to sign a Code of Conduct prescribed by Baroda Manipal School of Banking. Any issue, not expressly provided herein, would be subject to the right to modify these instructions. It would be the earnest endeavour of the management to make the living conditions in the hostel and campus management in achieving this aim.

RULES AND REGULATIONS

1. Guidelines for discipline

BOB is a leading Public Sector Bank. Manipal Group is the national leader in the field of education. Therefore, it is imperative image of the School as a premier professional organization and adhere to the Code of Conduct that is expected from the Participants personal conduct. The participants would be expected to maintain proper decorum both in the Academic Block and in the Hostel when they are outside the school. Suitable instructions on various issues would be passed on to the participants from time to time by the School. Participants are advised to read these notices regularly. It would be assumed that all participants have read these notices once they have been there for 6 hours. Some of the important points for compliance on issues of general nature are enumerated in the succeeding paragraphs.

Discipline regulation for participants undergoing training at Baroda Manipal School for Banking (BMSB) is made available to the participants. University regulations shall apply for the examinations.

2. List of Prohibited Articles/Acts:

- a. Consumption of Alcoholic beverages, cigarettes, tobacco in any form and chewing gum is strictly prohibited in the Hostel. Participants are not to be seen to the hotel after consuming alcohol from outside.
- b. Fireworks are not permitted in the campus or the hostel.
- c. Holi colours are not permitted inside any building. Holi will be celebrated only in open spaces nominated by the authorities.
- d. Possession, consumption and offering of narcotic drugs in any form is totally prohibited. Any violation will invite severe punishment.
- e. Stealing or unauthorized possession of items belonging to any other person would be viewed seriously.
- f. Possession, accessing it over the internet or displaying of any pornographic material in any form will invite severe punishment.
- g. Mobile telephones are not permitted inside the academic blocks.
- h. No private conveyance like motorcycle/scooter/car, etc is permitted in the School.

3. Interaction amongst Programme Participants:

The programme will be attended by both ladies and gentlemen. All gentlemen are expected to show due courtesy to the ladies.

4. Punctuality:

Programme participants are expected to be punctual for classes and all other organized activities by the School.

5. Dress Code:

Bank of Baroda will issue dress to be worn by all participants. This dress, as laid down, would be worn for all classes and other activities. In the absence of a uniform dress code, they would abide by the following dress code: -

1. Gentlemen.
 - a. Formal office trousers and shirts with a tie. Most acceptable colours for trousers would be black, brown, blue or grey.
 - b. Suits for formal occasions.
 - c. Formal footwear
 - d. Well groomed.
2. Ladies.
 - a. Silk or cotton (starched) sari
 - b. Formal western wears (formal trousers/skirts with a top or a jacket) or salwar kameez.
 - c. Formal footwear.
 - d. Well groomed.

6. HOSTEL RULES

General

There will be separate wardens for the gentlemen and the ladies hostels. The wardens would be responsible for the discipline and management of the hostels. The wardens will be assisted by hostel supervisors and other staff who will be responsible for the hostels. The floors in charge would be nominated to join the management Committee who will assist the wardens in the day to day functioning of the hostels. The warden in smooth running of the hostel mess. Aim of setting up the management committee is to ensure a clean and secure environment for the residents.

Gentlemen are not permitted to visit the floors of the hostels earmarked for the Ladies. Similarly, ladies are not permitted to visit the floors of the hostels earmarked for the Gentlemen.

All residents are expected to be properly dressed before they come out of their rooms. They should not be found roaming around the hostels in casual attire.

Allotment and Vacating the Hostels

Rooms would be allotted to the residents by the warden. The allotment would be valid for the complete duration of the Programme.

written permission of the warden. Residents may be required to shift to other blocks/rooms in organizational interest, as and when required.

Residents are advised to check all fixtures and fittings in their respective rooms as per the inventory at the time of occupation.

Residents would be required to vacate the hostel at the time of proceeding for the internship during the fourth trimester. Any damage caused to the hostel property should be made good by the Residents.

Maintenance and Upkeep

Residents must tidy up their rooms every day before leaving for classes or going out of the hostel.

Any request for repair or maintenance should be entered in the registers specifically kept for this purpose with the hostel warden. No repairs should be attempted or breakdown in electric supply. They should not attempt to repair the defects in the mains or in the distribution system.

When leaving their rooms, the residents must switch off all lights, fans and water taps.

Bed linen would be changed at stipulated intervals by the supervisory staff.

Residents are advised not to deface the walls of the hostels by pasting posters etc. Similarly, no alterations of any nature are permitted.

The rooms and surroundings must be kept neat and clean. Services of cleaners would be provided by the hostel.

Cooking in the hostel rooms is not permitted.

Pets of any kind are not permitted in the hostel premises. Feeding of stray dogs and cats or any other animals is not permitted.

Resident's Mess

All residents would be necessarily required to dine in the Residents Mess. They would be expected to adhere to the laid down rules.

General Conduct

Playing of loud music and disturbing other residents is not permitted. All residents are expected to maintain the decorum by not using profane language.

Playing of any outdoor games in the corridors of the hostels is not permitted.

The Wardens or their representatives may enter any room for verification at any time of the day or night.

All residents must return to the hostel latest by 7.30 pm (girls) / 10 pm (boys).

Any absence from the hostel at night must be with the specific permission of the warden.

Residents are not permitted to allow their rooms to be used by any other person.

Visitors must be entertained in the areas specifically earmarked for them.

All residents must inform the warden about any disciplinary or other problems concerning them or their roommates / neighbours.

No television is permitted to be kept in any hostel room.

Residents are advised not to keep any valuables or jewellery, etc in their rooms. All expensive items must be kept under lock and key. The hostel management will not be held responsible for loss of any valuables. All rooms when the residents are not present must be locked and the key handed over to the warden. Residents are not permitted to bring any type of private conveyance to the hostel.

Complaints and Representations

All complaints shall be made in writing and addressed to the warden.

Residents are not permitted to convene meeting of any sort in the hostel premises without the prior permission of the warden.

7. Conclusion

These instructions are by no means comprehensive. All Students admitted to the course are provided with a Participant Handbook which they should abide by at all times during the programme. Any issue, not expressly provided herein, would rest at the absolute discretion of the management. It would be the earnest endeavour of the management to make the living conditions in the hostel as comfortable as possible while achieving this aim.

FAQS

1. **What is the objective of opening of the Baroda Manipal School of Banking and how is it different from the usual Probationary Officer recruitment exercise?**
2. **How can I apply?**
3. **Which are the locations in which the process is being conducted?**
4. **Who can apply?**
5. **What is the selection procedure?**
6. **How will you inform me for appearing for various activities of the selection process?**
7. **When is the selection process being held?**
8. **What happens after I am selected?**
9. **How do I, as a student selected for this course, stand to benefit as far as the cost of this course is concerned?**
10. **When and where do I have to get the educational loan sanctioned once selected?**
11. **Will I be required to sign any agreement for the loan?**
12. **Is there a service bond applicable after joining the Bank's service on successful completion of the course?**
13. **What is the Guarantee that Bank of Baroda will definitely recruit on successful completion of the course and Internship?**
14. **What would be my Salary once I join the bank after completing the programme?**
15. **What are the areas in which training will be provided?**
16. **When is the Course starting?**
17. **Where will the course be held?**
18. **Which functional area / location would the Probationary officers be placed on absorption in the Bank post selection?**

1	What is the objective of opening of the Baroda Manipal School of Banking and how is it different from the usual Probationary Officer recruitment exercise?
	<p>It is an initiative by Bank of Baroda to attract bright graduate students to pursue a career in banking and provide them with the training to become a competent banker</p> <p>The usual probationary officer recruitment exercise is a large-scale recruitment drive with a written test involving lakhs of applicants for a smaller number of posts advertised vis--vis the number of applicants. Hence, the rejection rate is substantially higher in a direct recruitment system, untrained and undergo intensive on-boarding training at various category of branches in the bank immediately after joining.</p> <p>In contrast, the POs joining the Bank through the Manipal School of Banking would have gone through a focused course in Banking and have the possession of Banking knowledge and skills. Also, since a lot of Bank of Barodas internal processes, products, technology etc. are coming through this stream stand at a distinct advantage in so far as they would be able to contribute and perform right from Day 1. They are not going through any further training, classroom or on-the-job.</p>

2	How can I apply?												
	<p>Log on to the Baroda Manipal school of Banking link in the careers page of the Bank's website www.bankofbaroda.co.in.</p> <p>Under the link of Baroda Manipal school of Banking and further under the sub-head, 'ADMISSIONS', click on the link "APPLY" and you can find the online application form.</p> <p>The Application form / link will be available / open from 03rd March 2015 onwards up to 17th March 2015, for the selection exercise.</p>												
3	Which are the locations in which the process is being conducted?												
	<p>The online test is conducted at around 64 locations across the country. You will get the list of locations, segregated state-wise in order of preference of centre, in order of preference. It will be endeavored to give you a test venue in one of the centres opted by you in the same. The venue and centre allocated to you will be mentioned in the call letter and the same will be final, no change being allowed.</p> <p>The dates for the subsequent processes of interview / GDs will be announced at a later date for which successful candidates will be notified.</p>												
4	Who can apply?												
	<p>The eligibility criteria for applying for admission to the course, Post-graduate Diploma in Banking and finance from the Baroda Manipal School of Banking, is given below:</p> <p>A. Qualification (As on 01.06.2015) -</p> <p>Degree (Graduation) with minimum 60% (55% for SC/ST/PWD) marks in any discipline from a recognized University/Institute of Central Government.</p> <p>Students appearing in the final year of graduation may also apply but their final selection will only be subject to their final Certificate/Mark sheets with the minimum stipulated marks as on 01.06.2015.</p> <p>All the educational qualifications should be from a University/ Institution/ Board recognized by Govt. Of India/ approved by Govt. of India/ been declared on or before 01.06.2015. Proper document from Board / University for having declared the result on or before 01.06.2015. In case the result of a particular examination is posted on the website of the Board / University issued then proper document/certificate in original issued and signed by the appropriate authority of the University/ Institute thereon will be reckoned for verification and further process.</p> <p>Calculation of Percentage: The graduation percentage and class will be calculated as per the University norms for each respective Degree examination. In case the graduation percentage/class is not clearly mentioned in the mark-sheet/ Certificate, the candidate has to produce a certificate issued by the appropriate authority of University/Institute indicating the percentage for awarding degree.</p> <p>Where CGPA / OGPA is awarded, the same should be converted into percentage and indicated in online application form. Certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of CGPA / OGPA into percentage by the candidate in terms of norms.</p> <p>Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application form. Ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.</p> <p>B. Age (As on 17.03.2015) Minimum 20 years- Maximum 28 years i.e. a candidate must have been born not earlier than 17.03.2015 (both dates inclusive) Relaxation in Upper Age Limit</p> <table border="1"> <thead> <tr> <th>No</th> <th>Category</th> <th>Age Relaxation</th> </tr> </thead> <tbody> <tr> <td>A</td> <td>Scheduled Caste/ Scheduled Tribe candidates</td> <td>5 years</td> </tr> <tr> <td>B</td> <td>Other Backward Classes (Non-Creamy Layer) candidates</td> <td>3 years</td> </tr> <tr> <td>C</td> <td>Ex-servicemen and Commissioned Officers including ECOs/ 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 5 years)</td> <td>5 years for selection through written test & interview, subject to ceiling, as per Govt.</td> </tr> </tbody> </table>	No	Category	Age Relaxation	A	Scheduled Caste/ Scheduled Tribe candidates	5 years	B	Other Backward Classes (Non-Creamy Layer) candidates	3 years	C	Ex-servicemen and Commissioned Officers including ECOs/ 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 5 years)	5 years for selection through written test & interview, subject to ceiling, as per Govt.
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		the next one year from the last date for receipt of application) other than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or on being declared as invalid	Guidelines
	D	All persons who have ordinarily been domiciled in J & K State during 01.01.1980 and 31.12.1989	5 years
	E	Persons affected by 1984 riots	5 years
	F	Persons with Disabilities (PWD)	PWD (SC-ST) - 15 years PWD (OBC) - 13 years PWD (Gen) - 10 years
	<p>C.</p> <p>D. Note:</p> <ol style="list-style-type: none"> i. Government guidelines in respect of age relaxation admission to an ex-serviceman shall be applicable. ii. The relaxation in upper age limit is cumulative, as per the Government Guidelines. iii. All Persons eligible for age relaxation under Para B (D) above must produce the domicile certificate within whose jurisdiction he/she had ordinarily resided or any other authority designated, in this regard candidate had ordinarily been domiciled in the State of J&K during 1st January 1980 and 31st December 1989. iv. All Persons eligible for age relaxation under Para B (E) above must produce a certificate from the Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007. <p>You can refer to the detailed eligibility criteria under the menu head "ADMISSIONS" of the Baroda Manipal school of www.bankofbaroda.co.in</p> <p>Applicants, if they are found not to fulfill the eligibility criteria prescribed at any stage will be summarily disqualified</p>		
5	What is the selection procedure?		
	<p>The selection will be through a multi stage selection process comprising of:</p> <ol style="list-style-type: none"> a. Objective (Online Test) b. Group Discussion c. Interview 		
6	How will you inform me for appearing for various activities of the selection process?		
	<p>Applicants will be required to register themselves first while filling up the online application form. Registered candidates will be required to visit the website to download their hall tickets for the online test, the call letters for the interview and / or various other notifications. The completion / initiation of various activities shall be posted in the website and candidates are requested to keep themselves updated with the process by regularly visiting the website.</p> <p>Candidates shall also have to mandatorily provide an E-Mail address and/or Mobile Number. An email & SMS intimation shall be sent to the candidates in regard. Call letters informing them about the venue and date of the process will also be sent through e-mail.</p> <p>** Please ensure that your e-mail address & mobile numbers provided by you are duly updated and in use.</p>		
7	When is the selection process being held?		
	<p>The Test is likely to be held on 18th April 2015 This will be followed soon after by the Group Discussions / Interviews for the GDs / PIs are likely to be completed in June-2015.</p>		
8	What happens after I am selected?		
	<p>The selected candidates will be issued an offer letter from Bank of Baroda, inter-alia containing information about:</p>		

	<p>1. Admission for the course detailing the program, the scheme, the fee structure, education loan availability, the course evaluation procedure, joining requirements in terms of academic and internship performance and the stipend and facilities.</p> <p>2. A provisional offer of employment in Bank of Baroda, subject to their successful completion of the course and other job details contain details of the compensation and other benefits applicable to them on their joining Bank.</p> <p>Selected students will have to undergo a medical examination to certify their fitness for a Banks job at the time of their entry into service. After completion of document verification at a nearest zonal / regional office centre of the Bank, the students will be granted admission to intensive residential classroom training and 03 months internship at BOB branches with a stipend attached throughout the period.</p>
9	<p>How do I, as a student selected for this course, stand to benefit as far as the cost of this course is concerned?</p> <p>This training is in effect a “cashless scheme” for aspiring students into a managerial job and a Banking career. To pursue this course, a student has to pay Rs. 3.45 lacs plus applicable taxes, which will be provided by Bank of Baroda as a subsidized loan at an interest rate of 8% p.a. [Service of Probationary Officer].</p> <p>On successful completion of the training & internship, the students will be absorbed as Probationary officers in the Bank in Junior Grade (JMG/S-I).</p> <p>The EMIs for the loan would start once the POs have joined the bank. There would be no recovery of EMIs or interest during the training period. The EMIs would be recovered alongwith the normal EMIs. The EMIs are spread over a period of 84 months to ensure that there is minimal impact on the salary.</p> <p>On successful completion of 60 months of service, the loan amount of Rs.3.45 lacs would be paid back to the officer. Thus, with the beginning of the course (if availing education loan), the course fees will be reimbursed back to the officer progressively by the Bank, making it a total cashless scheme to obtain quality Banking and managerial education in the first place and to obtain a job in the largest Banks.</p> <p>The gross salary on joining the Bank after training will be in the range of Rs. 4 Lacs per annum plus various facilities, perquisites and gratuity.</p> <p>Therefore, despite the Rs. 3.45 lacs amount being paid by the student, it is still a very lucrative offer and a cashless one at the end of the day.</p> <ul style="list-style-type: none"> • An educational loan is being extended by Bank of Baroda at a very subsidized interest rate of 8% p.a. to fully finance the course. • No EMIs/Interest will be recovered during the training period and in turn the student will be paid a stipend amount of Rs. 10,000/- during Internship phase of 3 months) to meet out of pocket expenses. • The EMI/Interest recovery starts only from the 1st salary drawn by the Probationary officer on joining the bank after completion of training & internship. • The salary for the PO at the grade that he/she would be joining (JMG/S-I) can adequately cater for the payment of loan EMIs / staggered to 7 years to ensure smaller EMI amount of approximately Rs. 6600/- per month only. • On completion of 60 months of service with Bank of Baroda, the Bank will make reimbursement of entire loan amount.
10	<p>When and where do I have to get the educational loan sanctioned once selected?</p> <p>The educational loan will be made available at a Bank of Baroda Branch nearest to the residence of the selected student, immediately after the selection of the student by the Bank. The selected candidate will have to complete the loan formalities including signing of loan documents, etc. The details of the loan formalities will be intimated along with the offer of admission.</p>
11	<p>Will I be required to sign any agreement for the loan?</p> <p>Yes. Loan agreement, as is required for an educational loan that an individual avails from a bank, would have to be signed. The stamp duty as applicable in the Applicants State or as decided by the bank will have to be paid in cash for the agreement. Applicable stamp duty will be intimated along with the offer of admission.</p>
12	<p>Is there a service bond applicable after joining the Bank’s service on successful completion of the course?</p> <p>Bank shall offer appointment as Probationary Officer on completion of the course within the stipulated time period. At the time of appointment, the candidate will have to execute a service Bond for serving a minimum of 3 years in the Bank or pay back a penal amount as stipulated below:</p> <ol style="list-style-type: none"> 1. If, for any reason whatsoever, the candidate leave during the 9 month course period (Campus training period) and has not completed the course, the Bank of Baroda shall recover the entire loan amount outstanding along with the interest at card rate (which is the normal commercial rate).

	<p>received by him/her till that time.</p> <p>e.g. If the student leaves after 3 months of joining the training, he would be required to pay back the stipend amount + Loan outstanding + Interest @ commercial rate p.a. for 3 months towards the educational loan repayment.</p> <p>2. If a student leaves either during the internship period or within the first 3 years of joining service, then he / she shall pay him / her during the program, a notional amount of Rs. 1 lac towards the cost of on-the-job training and also liquidate interest at the prevailing commercial rate at that point in time from the date of availment).</p> <p>e.g. If a PO leaves 4 months after joining the Bank after completion of the 1 year course, he / she would be required to pay back:</p> <ol style="list-style-type: none"> Stipend amount received by him during the 1 year course (Rs. 52,500/-) Repayment towards loan outstanding: Liquidating Education loan outstanding @ commercial rate of interest (as an employee). Rs. 1 lac towards notional cost of internship training. <p>3. If a student leaves after completion of 3 years of service in the Bank but at anytime before repayment of the entire loan, the outstanding educational loan dues at the time of leaving which again will also be calculated by reckoning interest at the prevailing commercial rate.</p>
13	What is the Guarantee that Bank of Baroda will definitely recruit on successful completion of the course and give job and Internship?
	On successful completion of the course (i.e. 9 months training at BMSB and 3 months internship at Bank of Baroda branches) appointment as a probationary officer in JMG/S-I and can be posted anywhere in India as per Banks discretion.
14	What would be my Salary once I join the bank after completing the programme?
	Your gross annual salary on joining the bank will be in the range of Rs. 4 Lacs p.a. (Salary component and allowances as per various benefits / perquisites, facilities from the Bank like various reimbursements, concessional loan facilities for different dependant family members, etc..)
15	What are the areas in which training will be provided?
	Applicants joining the programme will be trained in various areas of management as well as in the Banking and Finance domain. For more details, please refer to the prospectus available on the website of ABOUT THE PROGRAMME under the link, Baroda Manipal school of Banking in the careers page of the Banks website.
16	When is the Course starting?
	For the current selection exercise for 2015-16, the 1st batch is scheduled to start after June-2015. . .
17	Where will the course be held?
	The course will be conducted in the campus of the Baroda Manipal school of Banking at Bangalore. The full address of the campus is as follows: Baroda Manipal School of Banking, Manipal County, No.65, Singasandra, Off: Hosur Road, Begur, Benguluru-560068, Karnataka.
18	Which functional area / location would the Probationary officers be placed on absorption in the Bank post successful completion of the course?
	Students joining as Probationary officers in Bank of Baroda upon successful completion of the course will be placed in Branch offices across the country as per the requirement of the Bank.

	<p>and business requirements of the Bank. However, the Bank while posting them shall take into account their place of domicile (if any), posting in any place), expertise in any functional area, previous experience (if any) and caliber for any particular specialized area of work. The programme including during the 3 month internship period.</p> <p>Specialization in a functional area is decided by the Bank based on the prevailing needs and business requirements. However, candidates from Manipal school of Banking, by virtue of their special one year training and background shall definitely be placed in important, critical areas.</p>



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