

मानव संसाधन प्रबंधन, प्रधान कार्यालय, देना कार्पोरेट सेंटर, बांद्रा-कुर्ला द्वितीय सी-10, जी-ब्लॉक, कॉम्प्लेक्स, तल, 3रीं मंजिल, सी-10, जी-ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई 400 051 (महाराष्ट्र) HRM Department, Head Office, Dena Corporate Centre, 3rd Floor, C-10, G-Block, Bandra-Kurla Complex, (Bandra (East), Mumbai - 400 051 (Maharashtra)

वश्वस्त पारिवारिक बैंक TRUSTED FAMILY BANK

दूरभाष Telephone : 022-2654 5350, 2654 5332; फैक्स Fax : 022-2654 5999; ई-मेल E-mail : recruitment@denabank.co.in

DENA CORPORATE CENTRE, C-10, G-BLOCK, BANDRA KURLA COMPLEX, BANDRA(E) MUMBAI - 400 051

Recruitment of specialist officers in MMGS-II & SMGS-IV

Dena Bank, a leading Public Sector Bank having Pan India presence with over 1800 Branches, invites ON-LINE APPLICATIONS, from the eligible candidates for filling-up the following post;

Sr. No.	Discipline	Scale	No. of Post	Age as on 01.06.2016 Min. 20 years Max. as under
1	Chief Manager(IT-CISO)	SMG Sc- IV	1	45
2	Chief Manager (Operation Risk)	SMG Sc-IV	1	45
3	Chief Manager (Credit Risk)	SMG Sc-IV	1	45
4	Manager (Model Development & Validation under Basel)	MMG Sc- II	2	35
5	Manager (Operation Risk Management)	MMG Sc-II	1	35
6	Manager (Market Risk Management)	MMG Sc-II	1	35
7	Manager(CA/ICWA)	MMG Sc-II	17	35
8	Manager(Security)	MMG Sc-II	23	35
9	Company Secretary	MMG Sc-II	1	35
	Total		48	

<u>Important</u>: Eligible Candidates are required to apply on-line through Bank's web site www.denabank.com. No other means/modes of application will be accepted.

The Tentative schedule of events is as follows :	Tentative Dates		
Online Registration	10.06.2016 to 24.06.2016		
Payment of Application Fees-Online*	10.06.2016 to 24.06.2016		
Download of Call letter for Examination	After 14.07.2016		
Online Examination (Tentative dates)	23.07.2016		
(For Post Codes 4,5,6 & 7)			

Please Note: -

- a. Candidate can apply for only one Post. Multiple applications will be summarily rejected.
- b. The Process of Registration of application shall be treated as completed on deposit of requisite fees to the bank through On-Line mode on or before the last date of fee payment:
- c. Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post as on date of eligibility.



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- d. Candidates need not send the Print out of the Computer Generated Online Application submitted by them. However, they are advised to take a Print-Out of the same and retain it with them for future reference and for produce by the same at the time of Interview.
- e. Candidates are advised to check Bank's website www.denabank.com for full advertisement and other updates, which will be uploaded from time to time.

Please note that the eligibility criteria's specified herein below are basic criteria for applying for particular post. Candidates must necessarily produce the relevant documents pertaining to their category, suitability, age, educational qualifications etc. in original alongwith a photocopy in support of their identity and eligibility criteria as indicated in the online application form. Please note that change in category will **NOT** be permitted at any stage after registration of the on-line application and the result will be processed considering the category which has been filled in/indicated in the online application, subject to guidelines of the Government of India in this regard. Merely applying for the Post/ appearing for on-line test and being shortlisted for interview and/ subsequent process does not imply that a candidate will necessarily be offered employment. No request for considering the candidature under any category other than in which applied will be entertained.

1.1. VACANCIES

Reservations of vacancies category-wise as under: including Backlog (provisional)

Sr. No.	Post	SC ST OBC UR Total Out of		of Which					
							OC	VI	Н
1	Chief Manager(IT-CISO)								
2	Chief Manager (Operation Risk)	0	0	1	2	3	0	0	0
3	Chief Manager (Credit Risk)								
4	Manager (Model Development								
	& Validation under Basel)								
5	Manager (Operation Risk Management)	0	1	1	3	5			
6	Manager (Market Risk Management)						5	0	0
7	Company Secretary								
8	Manager(Security)	0	5	8	10	23			
9	Manager(CA/ICWA)*	5	5	7	0	17			
	Total	5	11	17	15	48	5	0	0

Abbreviations stand for: SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, UR- Un-reserved OH - Orthopedically Handicapped, VH - Visually Handicapped, HI - Hearing Impaired. (*) Backlog vacancies

Note:

1. Vacancies are provisional and may vary according to requirement of the Bank..



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2. Candidates belonging to reserved category are free to apply against vacancies announced for unreserved/ general category provided they fulfill the age and qualifications norm prescribed for General Category.

1.1. ELIGIBILITY CRITERIA:

All eligibility criteria as to qualification, Age etc. shall be computed as on 01.06.2016

I. Nationality / Citizenship:

A candidate must be either -

- (i) a Citizen of India or
- (ii) a subject of Nepal or
- (iii) a subject of Bhutan or
- (iv) a Tibetan Refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or
- (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

1.2. EDUCATIONAL QUALIFICATIONS & EXPERIENCE (AS ON 01.06.2016)

A. POST CODE NO. 1 POST NAME -CHIEF MANAGER (IT-CISO) IN SMG SCALE-IV

I. Educational Qualification :-

Certified Information System Auditor (CISA)/CISSP Certification of ISACA with Graduation in Computer Science Engineering or IT / MCA

Or

Certified Information System Auditor (CISA)/CISSP Certification of ISACA with Graduation in Engineering with diploma in Computer Application

II. Experience :-

a. 8 years of working experience in handling IT related functions of which 3 years of experience in Information Security domain.

In case of applicant working in Public Sector Bank / Private Sector Bank / Foreign Bank / Financial Institution, 8 years of working experience is required in handling IT related functions, of which minimum 3 years of experience in Information Security domain. In such cases, the applicant must be working minimum in Scale – III or equivalent in a Public Sector / Bank / Private Bank / Foreign Bank / Financial Institution.

- b. Hands-on experience on managing information Security System devices.
- Exposure to formulate and implement Information Security Policies and Procedures



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III. Job Descriptions:-

The incumbent will be responsible for preparing, maintaining and Implementing ITSP of the Bank. He will be initiating protective and corrective measures if a security problem is discovered. He will report any security breaches and / or failure of critical security system to the top management of the Bank and to RBI. He will be also responsible for creating security awareness in the Bank etc.

IV. Mode of Selection :- Interview

B. POST CODE NO. 2 CHIEF MANAGERS (OPERATION RISK) IN SMG SCALE-IV:-

I. Educational Qualification :-

Post Graduate in any discipline preferably in Economics or Statistics

II. Experience:

Presently holding atleast the post of Manager(Operation Risk) having 6 years working experience in the area of Operation Risk Management Department in PSBs or it's equivalent post in Private Sector Bank.

Due weightage will be given for exposure in implementation of Advanced Measurement Approach (AMA) under Basel.

III. Job descriptions: -

The incumbent will be playing crucial role in :-

- i. Develop & Implement all the methodologies like scenario analysis, BEICF etc with respect to measurement of operational risk under AMA.
- ii. Develop and maintain the risk & control data base, KRI data base, Loss data & any other information required for the purpose of operational risk management and measurement.
- iii. Documentation of policies related to operational risk and review of those policies at regular intervals.
- iv. Consolidation, analysis and monitoring of operational risk management.
- v. Prepare the risk profile including design and implementation of operational risk reporting system.
- vi. Validation of risk estimation tools/models/systems and maintenance of models developed to ensure their performance and stability
- IV. Mode of Selection :- Interview

C. POST CODE NO. 3 CHIEF MANAGER (CREDIT RISK) IN SMG SCALE-IV:-

I. Educational Qualification :-

Post Graduate in Economics or Statistics or MBA (Finance) or CA or ICWA

II. Experience :-

Presently holding atleast the post of Manager (Credit Risk) having 6 years working experience in the area of Credit Risk Management Department in PSBs or it's equivalent post in Private Sector Bank.



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Due weightage will be given for exposure in implementation of Foundation Internal Rating Based (FIRB) or Advanced Internal Rating Based (AIRB) approach under Basel.

III. Job descriptions: -

The incumbent will be playing crucial role in :-

- i. Preparing & Reviewing the model landscape, model design, parameters and assumptions
- ii. Providing technical challenge during model build/ enhancement phase and annual review of models
- iii. Ensuring all newly-developed models undergo an independent review.
- iv. Maintaining oversight of material aspects of risk rating and estimation processes, including their performance, any material changes to the rating system design or operations.
- v. Reviewing standards for external model implementation
- vi. Identifying any model weaknesses or limitations during the course of model development, implementation and review and taking remedial actions, if required

Responsible for review and challenge of all credit risk models prior to their implementation, as well as on an on-going basis, to assess their fitness for intended purposes and to identify any limitations etc.

IV. Mode of Selection :- Interview

D. POST CODE NO. 4 MANAGER (MODEL DEVELOPMENT & VALIDATION UNDER BASEL) IN MMG SCALE-II:-

1. Educational Qualification :-

Post Graduate in Statistics

2. Experience :-

2 years Post qualification experience in Model development and validation under Basel in PSBs or Private Sector Bank

3. Job descriptions: -

The incumbent will be playing crucial role in :-

- i. Development of the market risk model(s) in-house,
- ii. Risk Measures: Calculation of various risk measures i.e Value at Risk (VaR), PV01, duration, Modified Duration, convexity, beta of stocks, stressed VaR, Incremental VaR and Marginal VaR etc.
- iii. Stress Testing: Conduct stress testing of the portfolio, Develop a scenario library relevant to the products and portfolio of the Bank and Simulate the value of the portfolio and analyse impact on the P&L and value of the investment portfolio
- iv. Back Testing: Conduct back testing (both dirty and clean) to assess the accuracy of the model at a frequency determined by the policy
- v. Validation of Profit & Loss: Review the P&L with the valuation methodology Monitoring: Monitoring of dealer wise stop loss limits/ deal wise and dealer wise limits, counterparty limits, VaR, Duration, Modified duration, GAP/NOPL, Monitoring of realized and unrealized profit and loss from marked to market/ model, and other regulatory limits.



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- vi. Capital calculation: Calculation of capital requirement for Market Risk on a bank wide basis under the standardized approach & internal models approach. Prepare capital forecasts (simulations) showing the effects of various possible changes in market conditions related to risk exposures and regulatory RWA
- vii. Reporting: Report on various limit monitoring, risk parameters to Higher Authorities, Regulators,
- viii. Research and Analysis: Analyse the market trends and articulate the short-term and long term view with regard to the market risk profile of the Bank's portfolio
- 4. Mode of Selection: Written test & Interview

E. POST CODE NO. 5 MANAGER (OPERATION RISK MANAGEMENT) IN MMG SCALE-II:-

1. Educational Qualification:-

Post Graduate in any discipline

2. Experience:-

2 years Post qualification experience in Operational Risk Management in PSBs or Private Sector Bank

3. Job descriptions: -

The incumbent will be playing crucial role in :-

- a. Develop & Implement all the methodologies like scenario analysis, BEICF etc with respect to measurement of operational risk under AMA.
- b. Develop and maintain the risk & control data base, KRI data base, Loss data & any other information required for the purpose of operational risk management and measurement.
- c. Documentation of policies related to operational risk and review of those policies at regular intervals.
- d. Consolidation, analysis and monitoring of operational risk management.
- e. Prepare the risk profile including design and implementation of operational risk reporting system.
- f. Validation of risk estimation tools/models/systems and maintenance of models developed to ensure their performance and stability
- 4. Mode of Selection :- Written test & Interview

F. POST CODE NO. 6 MANAGER (MARKET RISK MANAGEMENT) IN MMG SCALE-II:-

1. Educational Qualification :-

Graduate in any discipline with Certification in Financial Risk Management (FRM)

2. Experience:-

2 years Post qualification experience in Market Risk Management in PSBs or Private Sector Bank

3. Job descriptions: -

The incumbent will have a crucial role to play in :- Preparing & Reviewing the model landscape, model design, parameters and assumptions



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Providing technical challenge during model build/ enhancement phase and annual review of models

Ensuring all newly-developed models undergo an independent review. Maintaining oversight of material aspects of risk rating and estimation processes, including their performance, any material changes to the rating system design or operations.

Reviewing standards for external model implementation

Identifying any model weaknesses or limitations during the course of model development, implementation and review and taking remedial actions, if required

Responsible for review and challenge of all credit risk models prior to their implementation, as well as on an on-going basis, to assess their fitness for intended purposes and to identify any limitations etc.

4. **Mode of Selection :-** Written test & Interview

E. POST CODE NO. 7 MANAGER (CA/ICWA) IN MMG SCALE-II:-

1. Qualification:

Passed final examination for CA/ICWA

2. Experience: NIL.

3. Job Description

- Evaluation of credit proposals for working capital facilities, project finance, export and import finance.
- ii. Monitoring and supervision of borrowal accounts.
- iii. Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT.
- iv. Liaisoning with RBI and Financial Institutions etc.
- v. Implementing IFRS
- 4. Selection Process: Written test and Interview

F. POST CODE NO. 8 MANAGER (SECURITY OFFICER) IN MMG SCALE-II:-

1. Qualification:

Graduate in any discipline from a recognised university

2. Experience:

An officer with minimum 5 years commissioned service in Army/Navy/Air force

Or

A Police Officer not below the rank of Asstt.S.P./Dy.S.P. with 5 years of service in that rank

An Officer of identical rank in Para Military forces with minimum 5 years of service



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3. Job Description

Supervision of the security arrangements of branches/RO/HO premises, Surprise checks of branches/ROs, Security arrangements of Currency Chests, Cash Management.

4. Selection Process :- Interview

G. POST CODE NO. 9 COMPANY SECRETARY IN MMG SCALE-II:-

1. Qualification:

A graduate with 50% and above marks from a recognised University with **Associate Company Secretaryship from the Institute of Company Secretary of India**. Preference shall be given to candidates with additional qualification of CA/ICWA.

2. Experience: NIL

3. Job Description

Should be well versed with Stock Exchange Listing arrangements, SEBI Rules & Regulations and other matters relating to the compliance with the Regulatory Bodies like Registrar of Companies, Company Law Board, etc. Arranging Annual General Meeting. Board Meetings of the Bank and other secretarial work in the Secretariat of the Chief Executive.

4. Selection Process :- Interview

NOTE:-

- a. For posts where experience is essential/desirable, it should be **full time and post qualification.**
- b. Experience in the relevant field of the post applied for will only be counted.
- c. In case of dual specialisations, one of the fields of specailisations should be in the field prescribed. In case of major/minor specailisations, major specailisation should be in the stream prescribed. Candidates having PG Degree (MMS or MBA)/PG Diploma with more than two specialization are not eligible to apply.
- d. All the educational qualifications mentioned should be from a University /Institution/Board recognized by G.O.I./ approved by Govt. Regulatory Bodies and the result should have been declared on or before 01.06.2016. Proper documents from Board/ University for having declared the result on or before 01.06.2016 have to be submitted at the time of interview. The date of passing the examination which is reckoned for eligibility will be the date of passing appearing on the mark sheet / Provisional certificate.



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e. Computer Literacy: Computer proficiency is essential. Before joining the Bank in Officer Cadre, candidate should possess basic computer application and operational skills, i.e., WINDOWS, MS OFFICE/LOTUS SMART SUITE, Internet and E-Mail operations. A certificate from a recognised University or an Institute duly recognised by the State/Central Government or from any other Institute which is acceptable to the Bank to be submitted by the candidate as an evidence of having acquired computer proficiency. The candidate having passed the computer subject during his graduation/post-graduation will also be acceptable. Duration of the course done preferably be for 60 hours.

2. RELAXATION OF UPPER AGE LIMIT:-

Sr.No.	Category	Age Relaxation		
1	SC/ST Candidates	5 years		
2	Other Backward Classes (OBC) candidates	3 years		
3	Person with disability	10 years		
4	Ex-Servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military	5 years (for post code No.4,5,6 & 7) 3 years (for post code No. 1,2,3,8 &9) (In addition to the usual period of service in the Defence forces) subject to a maximum age of 50 years		
	service or invalidment			
5	Persons domiciled in the state of of J & K State during 01.01.1980 to 31.12.1989	5 years		
6	The children/family members of those who died in the 1984 riots	5 years		

NOTE

- i. The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above in Point No. 2 (3) to 2(6).
- ii. The relaxation in upper age limit is cumulative as per Govt. of India guidelines. In case of PWD candidates maximum age of the applicant on the cut-off date shall not exceed 56 years (Reference Do PT F.No. 15012/1/2003(Esst.(D) dated 29.06.2015



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iii. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process.

iv. If an ex-serviceman applies for various vacancies before joining any civil employment, he/she can avail of the benefit of reservation as ex-servicemen for any subsequent employment. However, to avail of this benefit, an ex-servicemen as soon as he/she joins any civil employment, should give self-declaration/ undertaking to the concerned employer about the date –wise details of application for various vacancies for which he/she had applied for before joining the initial civil employment. Further, this benefit would be available only in respect of vacancies which are filled on direct recruitment and wherever reservation is applicable to the ex-servicemen

3. DEFINITION OF PERSONS WITH DISABILITIES

Under Section 33 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995 only such persons would be eligible for reservation who suffer from not less than 40% of relevant disability and are certified by a Medical Board constituted by the Central/State Govt. Accordingly, candidates with the following disabilities are eligible to apply (as per GOI guidelines dated 29.07.2013). Candidates claiming such benefits should produce certificate in original (by the Competent Authority issued on or before the last date of online submission of application in the prescribed format available at the end of this advertisement) in support of their claim at the time of Interview/at any stage of the process if selected by the Bank. Persons With Disabilities will have to work in Branches/ Offices as identified by the respective Participating organisation.

Visually Impaired (VI)

Blindness refers to condition where a person suffers from any of the following conditions namely (i) Total absence of sight, (ii) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses. (iii) Limitation of the field of vision subtending in angle of 20 degrees or worse.

Low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning of execution of a task with appropriate assistive device.

Deaf & Hearing Impaired (HI)

The deaf are those persons in whom the sense of hearing is non-functional for ordinary purposes of life i.e. total loss of hearing in both ears. They do not hear; understand sounds at all even with amplified speech. Hearing impairment means loss of sixty decibels or more in the better ear in the conversational range of frequencies.



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Orthopaedically Challenged (OC)

Those Orthopaedically Challenged candidates who have locomotor disability or cerebral palsy with locomotor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply:

BL - Both legs affected but not arms

OA - One arm affected (R or L) -

- (a) Impaired reach;
- (b) weakness of grip;
- (c) ataxia
- OL One leg affected (R and or L)

MW - Muscular weakness and limited physical endurance

(i) Guidelines for Persons With Disabilities using a Scribe

- The visually impaired candidates and candidates whose writing speed is affected by cerebral palsy can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:
- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming
 that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above.
 Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria
 or suppressed material facts the candidature of the applicant will stand cancelled,
 irrespective of the result of the selection process.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.

(ii) Guidelines for candidates with locomotor disability and cerebral palsy

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



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(iii) Guidelines for Visually Impaired candidates

Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes or otherwise advised for every hour of examination.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

4.1. HOW TO APPLY

Candidates can apply online only from **10.06.2016 to 24.06.2016** and no other mode of application will be accepted.

Pre-Requisites for Applying Online

Before applying online, candidates should —

- i. Scan their photograph and signature ensuring that both the photograph (4.5cm × 3.5cm) and signature adhere to the required specifications as given in Annexure I to this advertisement.
- ii. keep the necessary details/documents for **Online Payment** of the requisite application fee/ intimation charges ready.
- iii. have a valid personal email ID, which should be kept active till the completion of this Recruitment Process. Dena Bank may send call letters for the Examination etc. through the registered e-mail ID. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying on-line and must maintain that email account.

4.2. <u>APPLICATION FEE/INTIMATION CHARGES PAYABLE FROM 10.06.2016 TO 24.06.2016 (only online payment – Non-refundable) shall be as follows:-</u>

a) For SC/ST/PWD

- ₹ 50/- (Only Intimation charges)

b) For all others (including OBC/Ex-Servicemen - ₹ 400/-

Bank Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate

4.3. PROCEDURE FOR APPLYING ONLINE:

- i. Candidates are first required to go to the Dena Bank's website www.denabank.com and click on link "Recruitment".
- ii. Thereafter, open the recruitment Notification entitled "Dena Bank Recruitment Project for Specialist Officers- 2016" and then click on the option "CLICK HERE TO APPLY ONLINE FOR Dena Bank Recruitment Project for Specialist Officers- 2016" to open the On-Line Application Form.



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- iii. Candidates will have click on "CLICK HERE FOR NEW REGISTRATION" to register their application by entering their basic information in the online application form. Use of special characters while filling the form will not be allowed. After that a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the Provisional registration number and password. An Email & SMS indicating the Provisional Registration number and Password will also be sent. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed.
- iv. Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature (Annexure II).
- v. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. No change is permitted after clicking on FINAL SUBMIT Button. Visually Impaired candidates are responsible for carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.

4.4. MODE OF PAYMENT

Candidates have to make the payment of requisite fees/ intimation charges through ONLINE mode only:

i. Candidates should carefully fill in the details in the On-Line Application at the appropriate places very carefully and click on the "FINAL SUBMIT" button at the end of the On-Line Application format. Before pressing the "FINAL SUBMIT" button, candidates are advised to verify every field filled in the application. The name of the candidate or his /her father/husband etc. should be spelt correctly in the application as it appears in the certificates/mark sheets. Any change/alteration found may disqualify the candidature.

In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered. Once the application is filled in completely, candidate should Final Submit the data.

- ii. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- iii. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.



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- iv. After Final Submit, an additional page of the application form is displayed wherein candidates may follow the instructions and fill in the requisite details.
- v. If the online transaction has **not** been successfully completed then candidates are advised to login **again** with their provisional registration number and password and pay the Application Fees/Intimation Charges online.
- vi. On successful completion of the transaction, **an e-receipt** will be generated.
- vii. Candidates are required to take a printout of the e-receipt and online application form. Please note that if the same cannot be generated online transaction may not have been successful.

Note:

- After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button in order to avoid double charge
- For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- To ensure the security of your data, please close the browser window once your transaction is completed.
- After completing the procedure of applying on-line including payment of fees, the
 candidate should take a printout of the system generated on-line application form, ensure
 the particulars filled in are accurate and retain it along with Registration Number and
 Password for future reference. They should not send this printout to the Dena Bank.

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

An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.



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An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.

Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee to avoid the possibility of disconnection/ inability/ failure to log on to the Dena Bank website on account of heavy load on internet/website jam.

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

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her is found to be false at a later stage.

5.1. SELECTION PROCEDURE:

- I. For post code No. 1,2,3,8, & 9 there will be only interview.
 - **For post code No. 4,5,6 &7** there will be written test & interview. Merely satisfying the eligibility norms do not entitle a candidate to be called for interview. The Bank reserves the right to call only the requisite number of candidates for interview after preliminary Screening / short listing with reference to candidate's qualifications, suitability, experience etc.
- II. Bank reserves the right to change the selection strategy & hold written test &/or interview for any of the posts which will be intimated through its web-site.

Written test are detailed as under:

Name of the Test	No. Of Questions	Max. Mar	Duration
Quantitative Aptitude	50	50	
Reasoning	50	50	
English language	50	25	120 minutes
Professional Knowledge	50	75	
Interview		100	
Total	300(WT-200 + Interview - 100)		

Bank reserves the right to modify the structure of the examination which will be intimated through Bank's web-site.



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Candidate will not be permitted to appear for on-line examination/ interview without the following documents:

- a. Valid call letter for the respective date and session of examination
- b. Photo-identity proof(as specified) in original bearing the same name as it appears on the call letter/ application form and
- c. Photocopy of photo-identity proof such as PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/Photo identity proof issued by a Gazzetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognised college/ university/ Aadhar card with a photograph/ Employee ID should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination/ interview. Ration Card and E-Aadhar card will not be accepted as valid id proof for this project. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.
- d. Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination.
- e. The reporting time mentioned on the call letter is prior to the start time of the test. Though the duration of the examination is 2 hours and candidates may be required to be at the venue for about 3 hours including the time required for completion of various formalities such as verification and collection of various documents, logging in, giving of instructions etc.
- f. The detailed information regarding the examination will be given in <u>Information Handout</u> which will be made available for the candidates to download along with the call letters from the Dena Bank website <u>www.denabank.com</u>

5.2. PENALTY FOR WRONG ANSWERS

- i. There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question
- ii. The minimum qualifying marks in each paper for merit ranking shall be decided on group norms. There will be separate Group norms for SC/ST/OBC and PWD candidates with relaxed standard.
- iii. The candidate must obtain minimum 40% (35% for SC/ST/OBC/PWD candidates) marks in the qualifying papers (as referred above) to be eligible for merit ranking for the purpose of interview.



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5.3. ON-LINE EXAMINATION CENTRES FOR POST CODE No.4,5,6& 7

i. The On-line examination will be held on 23.07.2016 at the following Centres:-

CENTRE	CENTRE CODE
MUMBAI	11
NAGPUR	12
DELHI	13
KOLKATA	14
AHMEDABAD	15
BENGALURU	16
BHOPAL	17
CHANDHIGARH	18

- ii. No request for change of centre for Examination shall be entertained. The Bank, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
- iii. The Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
- iv. Candidate will appear for the examination at an Examination Centre at his/her owns risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- v. Any unruly behaviour/misbehaviour in the examination hall may result in cancellation of Candidature/ disqualification from future exams conducted by the Bank.

5.4. CONDUCTING INTERVIEWS

- i. The short- listed candidates who secure minimum qualifying marks stipulated for Written Test will be called for interview in order of merit in the ratio as decided by the Bank keeping in view the minimum criteria i.e. 1:10
- ii. The Interview will carry 100 marks. Minimum qualifying marks in the interview will be 40% (35% in case of SC/ST/OBC/PWD candidates). Marks obtained in interview will be reckoned for merit ranking.
- v. While appearing for the Interview, the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidates shall be cancelled. Bank's take no responsibility to receive/ connect any certificate/remittance/ document sent separately.
- vi. List of Documents to be produced at the time of interview (as applicable)

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



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- Printout of the valid Interview Call Letter
- ii. Valid system generated printout of the online application form registered "Dena Bank Recruitment Project for Specialist Officers- 2016"
- iii. Proof of Date of Birth (Birth Certificate or SSLC/ Std. X Certificate with DOB)
- iv. Photo Identify Proof as indicated in Point 5 (C).
- v. Mark sheets & certificates for educational qualifications. Proper document from Board / University for having declared the result on or before **01.06.2016** has to be submitted.
- vi. Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC category candidates.
- vii. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year prior to the date of interview if called for). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.
- viii. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.
- ix. Disability certificate in prescribed format issued by the District Medical Board in case of Persons With Disability category. If the candidate has used the services of a Scribe at the time of on-line examination the duly filled in details of the scribe in the prescribed format
- x. An Ex-serviceman candidate has to produce a copy of the discharge Certificate / pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 23.06.2017.
- xi. Candidates serving in Government / quasi govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered
- xii. Persons eligible for age relaxation under 2 (5) must produce the domicile certificate at the time of interview/ at any stage of the subsequent process from the District jurisdiction where he / she had ordinarily resided or any other authority designated in this regard by the Government of Jammu & Kashmir to the effect that the candidate had ordinarily domiciled in the State of J&K during the period from 01.01.1980 to 31.12.1989.
- xiii. Persons eligible for age relaxation under 2 (6) must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and



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communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.

- xiv. Persons falling in categories (ii), (iii), (iv) and (v) of Point 1.1. (I) should produce a certificate of eligibility issued by the Govt. Of India.
- xv. Any other relevant documents in support of eligibility

Note :- Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above. No documents shall be directly sent to Dena Bank by candidates before or after the interview.

- 6. The Competent Authority for the issue of the certificate to SC / ST / OBC / PERSONS WITH DISABILITIES is as under (as notified by GOI from time to time):
 - i. For Scheduled Castes / Scheduled Tribes / Other Backward Classes:

 (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First 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 Tahsildar (iv) Subdivisional officer of the Area where the candidate and or his family normally resides.
 - ii. For Persons with Disabilities: Authorised certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon. Prescribed Formats of SC, ST, OBC, PWD certificates as applicable to be submitted at the time of interview can be downloaded from Dena Bank website www.ibps.in. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

7. SALARY AND EMOLUMENTS:

A. MMG-II : Pay Scale : ₹31705-1145/1-32850-1310/10-45950 B. SMG-IV : Pay Scale : ₹.50030-1460/4-55870-1650/2-59170

Note:

- i. DA, HRA, CCA will be paid as per rules depending upon the place of posting. Medical Aid, Hospitalisation Scheme, Leave fare Concession, retirement benefits and other perquisites will be admissible as per Bank's rules.
- ii. New appointees will be covered by Defined Contributory Pension Scheme as introduced for Employees of Central Government of India and modified from time to time.



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8. **PROBATION PERIOD** : 1 Year

9. GENERAL INSTRUCTIONS

- I. Candidates will have to invariably produce and submit the requisite documents such as valid call letter, a photocopy of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of examination and interview respectively.
- II. Before applying for the mentioned specialist posts, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Candidates are therefore to carefully read this advertisement and follow all the instructions given for submitting online application.
- III. A Candidate's admission to the examination/ shortlisting for interview and/ subsequent process is strictly provisional. The mere fact that the call letter(s)/ has been issued to the candidate does not imply that his/ her candidature has been finally cleared by the Bank. Bank would be free to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage 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). If any of these shortcomings is/are detected after appointment in athe Bank, his/her services are liable to be summarily terminated.
- IV. Decision of the Bank in all matters relating to this recruitment processwill be final and binding on the candidate.
- V. A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.
- VI. Multiple attendance/ appearances in examination and/ interview will be summarily rejected/candidature cancelled.
- VII. Online applications once registered will not be allowed to be withdrawn and/or the application fee/intimation charges once paid will not be refunded nor be held in reserve for any other examination.
- VIII. Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- IX. Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.
- X. Any request for change of address, details mentioned in the online application form will not be entertained.
- XI. In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on Bank's website shall prevail.



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- XII. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the Bank in future should be identical and there should be no variation of any kind.
- XIII. A recent, recognizable photograph(4.5cm × 3.5cm)should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.
- XIV. The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- XV. Candidates will have to appear for the interview at their own expense. However, eligible outstation SC/ST/Persons with Disabilities category candidates called for interview 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 Disabilities category candidates who are already in service in Central / State Government, Corporations, Public Undertakings /Local Government, Institutions and Panchayats etc.
- XVI. Bank shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.
- XVII. Appointment of provisionally allotted candidates is subject to his/her being declared medically fit, as per any other requirements of the Bank and subject to service and conduct rules of the Bank. Decision of Bank be final and binding on candidates.
- XVIII. Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- XIX. Intimations will be sent by email and/ sms only to the email ID and mobile number registered in the online application form for Dena Bank Recruitment Project for Specialist Officers- 2016.
- XX. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorised Bank website www.denabank.com in for latest updates.



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10. USE OF MOBILE PHONES, PAGERS, CALCULATOR OR ANY SUCH DEVICES:

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

11. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS

- i. Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application.
- ii. At the time of examination, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –
- iii. Using unfair means or
- iv. Impersonating or procuring impersonation by any person or
- v. Misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- vi. Resorting to any irregular or improper means in connection with his/ her candidature or obtaining support for his/ her candidature by unfair means, or
- vii. carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - a. to be disqualified from the examination for which he/ she is a candidate
 - b. to be debarred either permanently or for a specified period from any examination conducted by Dena Bank
 - c. for termination of service, if he/ she has already joined the Bank.

Important:

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



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12. **CALL LETTERS**

The Centre, venue address, post applied for, date and time for examination and interview shall be intimated in the respective Call Letter.

An eligible candidate should download his/her call letter from the Dena Bank's website www.denabank.com .in by entering his/ her details i.e. Registration Number and Password/Date of Birth. No hard copy of the call letter/ Information Hand-out etc. will be sent by post/ courier.

Intimations will be sent by email and/ sms to the email ID and mobile number registered in the online application form for "Dena Bank Recruitment Project for Specialist Officers- 2016" will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via sms to the candidate due to change in the mobile number, e-mail address, technical fault or otherwise beyond the control of Bank. Candidates are hence advised to regularly keep in touch with the authorised Dena Bank's website www.denabank.com for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process. Any request for change of centre, venue, date and time for examination and interview shall not be entertained.

13. **BOND OF MINIMUM SERVICE PERIOD:**

The Officers recruited will have to execute a bond to serve the Bank for a minimum period of 3 years or pay ₹1.50 lac(₹ one lac fifty thousand only) in case the officer wishes to leave the Bank prior to completion of 3 years inclusive of probation period.

14. ANNOUNCEMENTS:

All further announcements/ details pertaining to this process will only be published/ provided on authorised Dena Bank's website www.denabank.com from time to time. Disclaimer: - Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment process conducted by the Bank in the future. If such instances go Undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect. Clarifications / decisions given / to be given by the Bank, regarding process for "Dena Bank Recruitment Project for Specialist Officers- 2016" shall be final and binding.

The above Advertisement is also displayed in the Bank's website

www.denabank.com

Place: Mumbai-400 051 General Manager (HRM)

Date: 06.06.2016



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Annexure I

GUIDELINES FOR SCANNING AND UPLOAD OF PHOTOGRAPH $(4.5\text{CM} \times 3.5\text{CM})$ & SIGNATURE

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

PHOTOGRAPH IMAGE:

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb-50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

SIGNATURE IMAGE:

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

SCANNING THE PHOTOGRAPH & SIGNATURE:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
 Candidates using MS Windows/MSOffice can easily obtain



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photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph) & 20 kb(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.

PROCEDURE FOR UPLOADING THE PHOTOGRAPH AND SIGNATURE

- There will be two separate links for uploading Photograph and Signature
- Click on the respective link "Upload Photograph / Signature"
- Browse and Select the location where the Scanned Photograph / Signature file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button

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

Note:

- (1) In case the face in the photograph or signature is unclear the candidate's application may be rejected. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.
- (2) After registering online candidates are advised to take a printout of their system generated online application forms.