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बैंक ऑफ महाराष्ट्र
Bank of Maharashtra
भारत सरकार का उद्यम
एक परिवार एक बैंक

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स्वच्छ भारत
एक कदम स्वच्छता की ओर
'स्वच्छता अभियान'
की सफलता हेतु हम प्रतिबद्ध हैं

AX1/ ST/RP/Generalist Officer Scale-II & III/Project III/2022-23 Date: 04-02-2022

RECRUITMENT NOTIFICATION

RECRUITMENT OF GENERALIST OFFICERS IN SCALE II & SCALE III PROJECT 2022-23

BANK OF MAHARASHTRA, leading listed Public Sector Bank with Head Office in Pune and all India network of branches invites online application from candidates for recruitment of **Generalist Officers in Scale II & III**. It is envisioned to focus on bank's business by emulating techno-savvy systems, augmenting retail, agriculture and MSME portfolio, effective implementation of EASE norms, impeccable compliance, etc. The Bank has always intended to recruit such skilled officers who possess not only banking knowledge but also have experience of working in different verticals / specialized branches / credit proposal processing cell, etc.

1) DETAILS OF NUMBER OF POSTS, RESERVATION & AGE: -

Name of the Post	Scale	Age (Years)	No of Vacancies						Of which PwBD			
			SC	ST	OBC	EWS	UR	Total	OC	VI	HI	ID
Generalist Officer	**II**	**25 - 35***	**60**	**30**	**108**	**40**	**162**	**400**	**4**	**4**	**4**	**4**
Generalist Officer	**III**	**25 - 38***	**15**	**07**	**27**	**10**	**41**	**100**	**1**	**1**	**1**	**1**
Total			**75**	**37**	**137**	**50**	**203**	**500**	**5**	**5**	**5**	**5**

*** Age Relaxation to reserved category is applicable as per Government guidelines. Abbreviations:** SC: Scheduled Caste, ST: Scheduled Tribe, OBC: Other Backward Classes, EWS: Economically Weaker Section, UR: Unreserved, PwBD: Persons with Benchmark Disabilities, OC: Orthopedically Challenged, VI: Visual Impairment, HI: Hearing Impairment, ID: Intellectual / Multiple Disabilities.

2) ELIGIBILITY CRITERIA: -

1	Post	Generalist Officer MMGS Scale – II	Generalist Officer MMGS Scale III
2	No. of Posts	400 (Four Hundred Only).	100 (One Hundred Only)
3	Qualification	Bachelor's degree in any discipline with minimum 60% marks in the aggregate of all semesters / years (55% for SC / ST / OBC / PwBD). Passing of JAIIB & CAIIB is desirable. **OR** Professional qualification like CA / CMA / CFA from a recognized University/ Institution/ Board recognized by Govt. of India / approved by Govt. Regulatory bodies.	Bachelor's degree in any discipline with minimum 60% marks in the aggregate of all semesters / years (55% for SC / ST / OBC / PwBD). Passing of JAIIB & CAIIB is desirable. **OR** Professional qualification like CA / CMA / CFA from a recognized University/ Institution/ Board recognized by Govt. of India / approved by Govt. Regulatory bodies.
4.	Experience	Post qualification Work Experience of 3 years **as an officer in any Scheduled Commercial Bank**. Experience in Credit related areas / Branch Head / Incharge is preferable.	**Post qualification Work Experience of 5 years as an officer in any Scheduled Commercial Bank. The candidate should have minimum one-year experience as Branch Manager / Head out of five years. Experience in Credit related areas / In charge of Specialized Verticals is preferable.**

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5.	Age	Minimum 25 years and Maximum 35 years. (Relaxation for reserved categories will be applicable as per Government guidelines).	Minimum 25 years and Maximum 38 years. (Relaxation for reserved categories will be applicable as per Government guidelines).
6.	Job Profile	(a) Overall control on Branch working. Business development. Public Relations & maintaining liaison with authorities of Govt. / RBI / Public. Finalisation of performance budget and fulfilment of targets. Monitoring of credit portfolio / Upgradation of NPAs / Recovery in NPAs. Exercise sanctioning powers both lending & non-lending / administrative and reporting to higher authorities. (b) Carrying out of Due diligence on credit proposals assigned, Timely completion of Review / Renewals as Appraiser, including Credit Risk Assessment proposals. Securing maximum marks for the AMT in Credit Audit in Pre-Sanction. Assisting Relationship Manager in achieving Budgeted growth in Advances for the AMT. (c) Adhering to Turn around Time for processing New / Existing proposals. Ensuring ABS considered for the proposals are the same as filed with ROCs. Ensuring achievement of satisfactory RAROC (Risk adjusted Return on Capital) for each unit in the AMT KRAs Responsible for Analysis and appraisal of credit proposal including Ad hoc facilities / structuring / rehabilitation proposals/any other type of business or general proposal pertaining to the unit. Ensuring timely / review/renewal of credit limits. Pre- Sanction Stage. Ensuring compliance of KYC norms. Updation of periodical due diligence reports as per RBI guidelines. Obtaining data/information from customers for assessment and processing of the proposal. Interacting with key officials in the borrowing units for obtaining data/statements etc. (d) Customer Meets, Supervise job rotation. Follow up of inspection & audit reports & ensuring rectifications. All correspondence relating to Head Office, Zonal Office, Redressal of complaints. Over all control on housekeeping. Ensuring that the Bank's systems & procedures are properly followed at the Branch. Giving greater attention to planning for business development, charting strategies for growth, expanding customer base through requisite customer relationship measures, scouting for avenues to expand credit portfolio qualitatively & quantitatively, Management of NPAs, Liaison with local authorities, Govt. departments, Large Institutions, Corporates & high net worth clients etc. to ensure that the Branch is on the path of accelerated growth & improves market share. (e) Maintaining effective Public Relations and ensure courtesy in dealing with the customers and public in person, in correspondence and on telephone. Avoid confrontation by resolving the issues tactfully. Ensure adherence to Telephone Discipline by all the members of staff. Maintaining effectiveness in branch operations and in customer service. Dispose the matters as per the rules in force except those that require the personal attention of the Branch Manager. Redressal of the grievances of customers as per rules / guidelines duly bringing to the notice of the Branch Head unpleasant instances, if any, happened in his absence. (f) Ensure maintenances of adequate stock of security items, passbooks, publicity literature and various forms required for deposits & advances and	

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		other transactions. Monitoring the matters related to claims to the assets of the deceased customers and ensuring their quick disposal as per prevalent guidelines. Be aware and authorize the return of cheques of customers in the absence of Branch Head and ensure to bring the same to the notice of the Branch Head. (g) Attend to effective cash management. Joint custody of cash, Supervision over tallying cash, physical [from docket & cash reports in system], Authorize cash transactions, authorizing transactions within his powers, ensure smooth Day-begin, Day-end of the branch software systems, Verify & ensure prompt submission of periodical returns in conformity with the prescriptions in schedule of returns through concerned departmental Officers / Staff. Ensure periodical balancing / tallying of books of accounts and monitoring of fraud prone sundry items as prescribed. Scrutiny of daily vouchers, verification, protection and preservation of voucher bundles and records in use. Assisting in segregation and destruction of old records as per the policy after obtaining permission from the competent authority. (h) Monitor preparation of annual indent of stationery and security items as per norms. Monitor and maintain close watch on current accounts, big accounts, newly opened accounts and other institutional accounts which form sizable share in total deposits. Ensure maintenance of registers for cash transactions exceeding Rs. 10.00 lacs and observations of KYC norms at the time of opening of accounts and monitoring of large value transactions. (i) Ensure periodical verification of securities and attend to orderly arrangement of joint custody items duly getting relevant registers updated as a joint custodian. Facilitate taking note of exceptions appearing in exceptional reports by Branch Head and enforce steps to reduce such items. Take steps in consultation with Branch Head to plug loopholes in transgressions on systems and procedures or unfair practices that may cause operational risks / future losses. Advise the staff to adhere to the laid down systems and procedures and to avoid shortcuts bypassing the guidelines. Ensure maintenance of mandatory registers like customer complaint register, AOD registers etc.

Candidate should be proficient in computers; good in inter-personal communication skills, analytical skills and drafting skills. The appointment of officers is on PAN India basis and the selected candidates are liable to be posted anywhere in India as a Branch Manager / Officer as per Bank's requirement. Graduation in any discipline from a recognized University or any equivalent qualification recognized as such by the Central Government. Candidates having Integrated Dual Degree (IDD) certificate should ensure that the date of passing the IDD is on or before 31.12.2021.

NOTE:

- The date of passing eligibility examination will be the date appearing on the mark sheet or provisional certificate issued by the University/ Institute. In case the result of a particular examination is posted on the website of the University/ Institute, a certificate issued by the appropriate authority of the University/ Institute indicating the date on which the result was posted on the website will be taken as the date of passing.

- Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicated in the online application. If called for interview, the candidate will have

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to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of these norms.

- Calculation of Percentage: The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all the semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours /optional/ additional optional subject, if any. This will be applicable for those Universities also where Class/ Grade is decided on basis of Honours marks only. **The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60%.**

- **In case of any candidate completed the Diploma Course and got directly entry into second year / semester in degree course by getting exemption of few semesters / years then only those semesters / years marks would be considered which are part of bachelor's degree, neither diploma marks nor any exempted semesters/ years marks shall be considered for eligibility. The same shall also be applicable for other degree courses.**

3) NOTE: -

(a) The above number of vacancies are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.
(b) The selected candidates will be posted anywhere in India, depending on the requirement of the Bank.
(c) The cut- off date for Eligibility Criteria and Other details is **31.12.2021**.
(d) Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post as on the date of eligibility.
(e) The process of registration is complete only when fee is deposited with the Bank through online mode on or before the last date of payment of fee.
(f) Candidates are advised to check Bank's website regularly for details and updates. No separate intimation / advertisement etc. will be issued in case of any change / update.
(g) *Vacancies reserved for OBC category are available only to the 'Non-creamy layer' OBC candidates. 'Creamy layer' OBC candidates should indicate their category as 'General'. # Vacancies for PwBD category candidates are reserved horizontally. @ PWBD categories under clauses 'd' & 'e' of Section 34(i) of RPWD Act 2016 – (i) "Specific Learning Disability" (SLD); (ii) "Mental Illness" (MI); (iii) "Multiple Disabilities" (multiple disabilities amongst LD, VI, HI, SLD & MI).
(h) Reservation for Economically Weaker Section (EWS) in recruitment is governed by Office Memorandum no. 36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievance & Pensions, Government of India. Benefit of reservation under EWS category can be availed upon production of an 'Income and Asset Certificate' issued by a Competent Authority on the format prescribed by Government of India.

4) AGE LIMIT: (As on 31.12.2021)

Relaxation in upper age limit.

Sr.	Category		Age relaxation
01	Scheduled Caste/ Scheduled Tribe		5 Years
02	Other Backward Classes (Non-Creamy Layer)		3 Years
03	Persons With Bench Mark Disabilities (PWBD)	PwBD (SC/ ST)	15 Years
		PwBD (OBC)	13 Years
		PwBD (GEN/ EWS)	10 Years

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04	Ex Servicemen, Commissioned officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 6 months 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 service or invalidment.	5 Years
05	Persons affected by 1984 riots	5 Years

NOTE: CUMULATIVE AGE RELAXATION WILL NOT BE AVAILABLE EITHER UNDER THE ABOVE ITEMS OR IN COMBINATION WITH ANY OTHER ITEMS.

5) OTHER:

Candidates with record of default in repayment of loans/ credit card dues and/ or against whose name adverse report of CIBIL or other external rating agencies is available are not eligible for appointment. Candidates against whom there is / are adverse report regarding character & antecedents, moral turpitude are not eligible to apply for the post.

6) CATEGORY: -

Please note that change of category will not be permitted at any stage after registration of online application.

Candidates belonging to OBC category but coming in the 'CREAMY LAYER', are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GEN' or 'GEN (OC)' or 'GEN (VI)' or GEN (HI) or GEN (ID) (as applicable).

7) JOINING, TRAINING & CAREER PATH:

The selected candidates will be exposed to basic banking knowledge, after joining, through an online course and will have to complete this course before stipulated date. The selected candidates, at the time of joining, will have to execute a Bond for a value of **Rs. 02.00 lakh** (Rs. Two lakh only) to serve the Bank for a minimum period of **two years**. The Bond will be invoked by the Bank if the candidate resigns from the service of the Bank before expiry of **two years** from the date of joining. On joining, the selected candidates will be designated as “Generalist Officers” and will be on probation for **one year**. They will be subjected to continuous assessment during the probation period. Those candidates who qualify in the assessment as per standards determined by the Bank from time to time, will be confirmed in the Service of the Bank. If any candidate fails to achieve minimum standards stipulated, his / her services may be terminated from the Bank in force at the significant time. Bank provides immense opportunities for growth in career, including opportunities for posting in various sections. The attractive promotion policy of the Bank provides an opportunity to the meritorious and exceptionally brilliant officers to reach the Top Management Grade in a reasonably quick time.

8) EMOLUMENTS: -

Presently, the starting basic pay applicable is as under.

Scale of Pay : Scale II	Rs. 48170 – (1740/1) - 49910 – (1990/10) – 69810.
Scale of Pay : Scale III	Rs. 63840 - (1990/5) – 73790 – (2220/2) – 78230.

The official will also be eligible for D.A, H.R.A / Lease rental, C.C.A, Medical and other allowances etc. in a Metropolitan center & perquisites as per rules in force from time to time. Allowances may vary depending upon the place of posting.

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9) CONFIRMATION: -

The confirmation of newly recruited officers will be subject to satisfactory completion of stipulated probation.

10) PROBATION PERIOD: - The selected candidates will be on probation for the undermentioned period of from the date of joining the Bank. There is mandatory provision of executing a service bond by selected candidates.

Generalist Officer	Probation Period	Bond	
		Amount Rs.	Minimum Service Period
Scale II	1 Year	02.00 Lakh	2 Years
Scale III	1 Year	02.00 Lakh	2 Years

11) NATIONALITY / CITIZENSHIP: -

A candidate must be either (i) a Citizen of India or (ii) a subject of Nepal or (iii) subject of Bhutan or (iv) a Tibetan Refugee who came over to India before 01st Jan 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 of a candidates belong to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Govt. of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to examination/Group discussions/interview conducted by the Bank, but on final selection, the offer of appointment will be given only after the necessary eligibility certificate issued to him by Government of India is submitted to the Bank.

12) SELECTION PROCEDURE: -

01. The candidates shall be required to appear for online examination to be conducted through IBPS. The successful candidates shall be called for interview in the proportion of 1:4 based on their ranking. The allocation of marks for online examination and Interview is 150 & 100 respectively which will be converted into 60:40. The minimum cut off marks for online examination, interview and final selection shall be 50% for UR / EWS and 45% for SC / ST / OBC / PwBD.

02. The combined final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the Online Examination and Interview and accordingly a merit list shall be prepared for selection of candidates. Merit list for selection will be prepared in descending order on the basis of combined scores obtained, in case more than one candidate score the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit.

03. In case, in the opinion of the bank, adequate number of candidates have not qualified by obtaining minimum marks as stipulated above in the online examination, bank reserves right to reduce the minimum marks as deemed fit.

04. Mere eligibility / admission to Group Discussions / Interview / pass in GD/ interview does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and shall not vest any right in a candidate for selection.

05. **The Bank would be free to reject the candidature of any candidate at any stage of recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited. If appointed, such a candidate may be summarily removed from the services of the Bank.**

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13) EXAMINATION PATTERN: -

Examination consisting of Objective Test for 150 marks will be conducted online. The test will have four Sections (with separate timings for each section) as follows: -

Sr. No.	Name of Test	No. of Questions	Maximum Marks	Duration
01	English Language	20	Total Maximum Marks 150	15 Minutes
02	Quantitative Aptitude	20		15 Minutes
03	Reasoning Ability	20		15 Minutes
04	Professional Knowledge**	90		75 minutes
	Total	**150**		**2 Hours**

****The test of Professional Knowledge may consist of banking related questions. There is no negative marking in online examination.

14) EXAMINATION CENTRES: -

1) The examinations will be conducted online at venues across various centers in India.
2) No request for change of Examination Centre shall be entertained.
3) Bank of Maharashtra reserves the right to cancel any of the Examination Centers and / or add some other Centers, at its discretion, depending upon the response, administrative feasibility, etc.
4) Bank of Maharashtra also reserves the right to allot any center to the candidate across the India.
5) Candidate will appear for the examination at an Examination Centre at his/ her/ their own risk and expenses and Bank of Maharashtra will not be responsible for any injury or losses etc. of any nature.
6) Any unruly behavior/ misbehavior in the examination hall may result in cancellation of candidature/ disqualification from future exams conducted by Bank of Maharashtra.
7) The centers for the online Examination will be limited. The examination may be held at the following centres and the address of the venue will be advised in the call letters. Bank of Maharashtra, 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. Bank of Maharashtra also reserves the right to allot the candidate to any centre.

Sr.	State	Centre	Sr.	State	Centre
1	Bihar	Patna	11	Maharashtra	Aurangabad(Maharashtra)
2	Chandigarh	Chandigarh - Mohali	12	Maharashtra	Mumbai/Thane/Navi Mumbai
3	Chhattisgarh	Raipur	13	Maharashtra	Nagpur
4	Delhi NCR	Delhi NCR (All NCR cities)	14	Maharashtra	Pune
5	Goa	Panaji	15	Odisha	Bhubaneshwar
6	Gujarat	Ahmedabad – Gandhinagar, Surat	16	Rajasthan	Jaipur
7	Jharkhand	Ranchi	17	Tamilnadu	Chennai
8	Karnataka	Bengaluru	18	Telangana	Hyderabad
9	Kerala	Thiruvananthapuram,	19	Uttar Pradesh	Lucknow
10	Madhya Pradesh	Bhopal	20	West Bengal	Kolkata

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15) HOW TO APPLY: -

A. DETAILED GUIDELINES / PROCEDURES FOR APPLICATION REGISTRATION: -

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION.

Before applying online, candidates should:

(i) (a) Scan their photograph, signature, left thumb impression and the hand written declaration, ensuring that both the photograph and signature, left thumb impression, hand written declaration adhere to the required specifications as given under guidelines.

(b) Left thumb impression (If a candidate is not having left thumb, he/she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/right hand or toe).

(c) A hand written declaration (text given below). The hand written declaration has to be in the candidate's hand writing and in English only. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get the text of declaration typed and put their left hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications.)

The text for the hand written declaration is as follows –

"I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

(d) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only and should NOT BE IN CAPITAL LETTERS. If it is written by anybody else or in any other language, the application will be considered as invalid.

(e) The left thumb impression should be properly scanned and not smudged.

(ii) Have a valid personal e-mail address and mobile number which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that e-mail account and mobile number.

(iii) **APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE): -**

Sr	Category	Application Fee / Intimation Charges	GST	**Total**
01	UR / EWS / OBC	1000	180	**1180**
02	SC / ST	100	18	**118**
03	PwBD	**Fee exempted**		
04	Women Candidates	**Fee exempted**		

Fee / Intimation charges once paid will NOT be refunded on any account nor can it be held in reserve for any other examination or selection. Bank Transaction charges for online payment of application fee /intimation fee will have to be borne by the candidate. Applications once submitted will not be allowed to withdraw and fee once paid will not be refunded on any ground nor can it be held in reserve for any

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other examination or selection. Eligible candidate has to apply online through the Bank's website **www.bankofmaharashtra.in** only. No other means/ mode of application are acceptable.

B. APPLICATION PROCEDURE: -

(i) Candidates are advised to go to the Bank's website www.bankofmaharashtra.in and click on the 'Careers' → Recruitment Process → Current Openings to open the link "Online application for recruitment of **"GENERALIST OFFICERS IN SCALE II & III PROJECT 2022-23"** and then click on the option "**APPLY ONLINE**" which will open a new screen.

(ii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and e-mail id. 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.

(iii) Visually Impaired candidates should fill the application form carefully and verify / get the details verified to ensure that the same are correct prior to final submission.

(iv)Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible / entertained after clicking the COMPLETE REGISTRATION button.

(v) 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.

(vi) Validate your details and Save your application by clicking the Validate your details' and 'Proceed' button.

(vii) Candidates can proceed to upload Photo, Signature, Left Thumb Impression & Hand Written Declaration as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature.

(viii)Candidates can proceed to fill other details of the Application Form.

(ix) Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION.

(x) Modify details, if required, and click on 'COMPLETE REGISTRATION' only after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct
Candidates are requested to apply on-line between 05-02-2022 and 22-02-2022.

Particulars	**Date**
Commencement date of on-line application	05-02-2022
Last Date of online application	22-02-2022
Date of Online Examination	12-03-2022
Date of GD / Interview	Will be informed separately.

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PAYMENT OF FEES: -

Modes of Payment of Fees: -

a. Candidates have the option of making the payment of requisite fees / intimation charges through the ONLINE mode only. Payment of fees / intimation charges through the **ONLINE MODE** from 05-02-2022 to 22-02-2022and no other mode of payment is acceptable.

b. After ensuring the correctness of the particulars of the application form, candidate should pay fees through the payment gateway integrated with the application, by following the instructions available on the screen. The payment can be made by using debit card / credit card / Internet Banking by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.

c. On successful completion of the transaction, e-receipt and application form will be generated; which may be printed for record. **The printout of the application form should not send to the Bank.**

d. If the online transaction is not successfully completed, please register again and make payment online. There is also a provision to reprint the e-Receipt and Application form containing fee details, at later stage.

16) DOWNLOAD OF CALL LETTERS:

The candidates should download their call letter for Examination / GD & Interview and an information handout by entering their registration number and password / date of birth from the Bank's website. NO HARD COPY OF THE CALL LETTER / INFORMATION HANDOUT WILL BE SENT BY POST.

17) PROOF OF IDENTITY TO BE SUBMITTED AT THE TIME OF EXAMINTION:

The candidates must bring one photo identity proof mentioned in call letter such as passport/ Aadhar/ PAN Card/ Driving License/ Voter's Id Card/ Bank Passbook etc. with duly attested Photograph/ Identity Card issued by School or College/ Gazetted Officer in the official letterhead in original as well as a self-attested Photocopy thereof. The photocopy of Identity proof should be submitted along with call letter to the invigilators in the examination hall, failing which, (or if identity of candidates is in doubt) the candidate will not be permitted to appear for the test.

18) BIOMETRIC VERIFICATION:

Bank, at various stages, may capture IRIS Scan/ thumb impression of candidate in digital format for verification of genuineness of the candidates. Decision of the IRIS data/ Biometric verification authority with regard to its status (matched or unmatched) shall be final and binding upon the candidates. Refusal to participate in the process of IRIS/Biometric scanning/ verification at any stage may lead to cancellation of candidature.

With regard to IRIS scanning, following points should be noted:

(a) 'LEFT EYE (IRIS)' will be captured

(b) Candidate should remove contact lenses and spectacles while capturing IRIS

(c) There is no touch involved in IRIS scanning. Half feet distance between scanner and eye will be maintained

Any failure to observe these points will result in non-admittance for the examination and cancellation of candidature. In case a candidate found to be not genuine, apart from taking legal action against him/her, his/her candidature will be cancelled.

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With regard to Biometric verification, following points to be noted:

19) Candidate will ensure that correct thumb impression is captured at various stages and any inconsistency will lead to rejection of the candidature. In case of any candidate found to be not genuine, apart from taking legal action against him/her, his/her candidature will be cancelled. As such, they are advised not to apply any external matter like mehandi, ink, chemical etc. on their hands."
The Bank, at various stages, may capture photo and thumb impression of the candidates in digital format for biometric verification of the candidates. Candidate will ensure that his/ her/ their correct thumb impression is captured at various stages as any inconsistency will lead to rejection of their candidature. Accordingly, candidates are advised not to apply any external matter like mehandi, ink, chemical etc. on their hands. In case, if any candidate is found not to be genuine, then apart from taking legal actions against him/ her, his/ her/ their candidature will be cancelled.

20) ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT:

a. Candidates are cautioned that they should not furnish any particulars or documents that are false, tampered/ fabricated and they should not suppress any material information while filling up the application form.

b. At the time of examination/ interview, if a candidate is (or has been) found guilty of:

(i) using unfair means during the examination or (ii) impersonating or procuring impersonation by any person or (iii) misbehaving in the examination hall or (iv) resorting to any irregular or improper means in connection with his/ her/ their candidature for selection or (v) obtaining support for his/ her/ their candidature by any unfair means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, will also be liable to be:

- Disqualified from the examination for which he/ she is a candidate
- Debarred, either permanently or for a specified period, from any examination or recruitment conducted by Bank.

c. The Bank would be analyzing the responses of a candidate with other appeared candidates to detect patterns of similarity. On the basis of such an analysis, if it is found that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves the right to cancel his/ her/ their candidature.

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

i. Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination/ interview is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.

ii. Candidates are advised in their own interest not to bring any of the prohibited items including mobile phones/ pagers to the venue of the examination/ interview, as arrangement for safekeeping cannot be assured.

iii. Candidates are not permitted to use or have in possession calculators in examination premises.

21) GENERAL INFORMATION: -

i. Candidates are advised to take a printout of their system generated online application form after submitting the application.

ii. Candidates should satisfy themselves about their eligibility for the post applied for. The Bank would admit to the test all the candidates applying for the posts with the requisite fee on the basis of the information furnished in the online application and shall determine their eligibility at the time of interview and may verify thereafter at every stage of recruitment.

iii. Candidates are advised in their own interest to apply online well before the closing date and not to wait till the last date to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet or website jam.

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

v. Not more than one application should be submitted by a candidate. In case of multiple applications, only the last valid (completed) application will be retained and the application fee/ intimation charges paid for the other registrations will stand forfeited. Multiple attendance/ appearance by a candidate in examination/ interview will result in summary rejection/ cancellation of candidature.

vi. The possibility of occurrence of some problems in administration of examination cannot be ruled out completely, which may impact test delivery/ generation of result. In such cases, every effort will be made to resolve the problem, which may include the conduct of another examination if considered necessary.

vii. Candidates serving in Government/ Quasi Government Offices, Public Sector Undertakings including Nationalized Banks and Financial Institutions are advised to submit 'No Objection Certificate' from their employer at the time of interview, failing which their candidature may not be considered and travelling expenses, if any, otherwise admissible, will not be paid.

viii. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.

ix. The original documents regarding eligibility criteria and proof of date of birth should be produced for verification on the date of interview. Candidate will not be allowed to attend the interview if original certificates are not produced for verification on the date of interview.

x. Caste certificate issued by Competent Authority on the format prescribed by the Government of India will have to be submitted by the SC/ ST candidates, if called for interview.

xi. A declaration will have to be submitted in the prescribed format by candidates seeking reservation under OBC category stating that he/ she does not belong to the Creamy Layer.

xii. Benefit of reservation under EWS category can be availed upon production of an ‘Income and Asset Certificate’ issued by a Competent Authority on the format prescribed by Government of India.

xiii. Candidates are advised to keep their e-mail ID alive for receiving advices / communications.

xiv. Appointment of selected candidates is subject to his/ her/ their being declared medically fit as per the requirement of the Bank.

xv. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/ or an application in response thereto can be instituted only in Pune and Courts/ Tribunals/ Forums at Pune only shall have sole and exclusive jurisdiction to try any cause/ dispute. Bank reserves right to change / modify / cancel the recruitment process at any stage fully or partly on any grounds and such decision of the Bank will not be notified or intimated to the candidates.

xvi. The cut-off date for Post qualification experience will be given in this notification. Only **full time experience as a permanent employee** after acquiring the educational qualification notified for eligibility will be considered. The candidate must provide the proof of the claimed work experience. The experience certificate(s) for the period given in the online application should be issued on the prescribed format (The prescribed format of Experience certificate is available as Annexure-III with this notification) under signatures of the Competent Authority at the Controlling Office / Head Office

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level of the respective employer/s, clearly stating the period, Post(s) held and nature of duties performed by the applicant. **The copies of the Appointment Letters, Salary Certificates, pay slip etc. will not be accepted in lieu of Work Experience Certificate**. The applicant will not be allowed to participate in the process on the basis of Appointment Letters, Salary Certificates, Pay slip etc. His / Her candidature shall be cancelled at any stage, even after his / her selection / appointment in the services of the Bank on the basis of Appointment Letters, Salary Certificates, Pay slip etc.

xvii. The applicants will be called for the Online Examination / Group Discussion (if conducted) / Interview, on the basis of the information provided by them in their Online Applications without verification of their age or qualification or category or any other eligibility criteria. The applicants must, therefore, ensure that they fulfill all the notified eligibility criteria as on the cut-off date prescribed in this notification, have possession of the requisite documents / certificates specified by the Bank, and that the particulars furnished in their Online Application are complete, true and correct in all respects. Merely appearing in the Online Examination / Interview or passing the Online Examination / Interview and / or being called by the Bank for the Interview shall not imply that the Bank is satisfied about the eligibility of the applicant. Bank may verify the eligibility of the candidates at any stage of recruitment or thereafter and reserves right to terminate the service of provisionally selected candidates if found ineligible for the post.

xviii. The Bank reserves the right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this Notification.

22) LIST OF DOCUMENTS TO BE PRODUCTED AT THE TIME OF INTERVIEW: -

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.

- Printout of the valid Interview Call Letter.
- Valid system generated printout of the online application form.
- Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB).
- For the purpose of identification, please bring Passport /Aadhar Card/ PAN card / Voter ID / Driving License / any other Photo ID card issued by Statutory Authorities where photograph is affixed.
- **Mark sheets / Certificates from SSC examination onwards to the highest examination passed.**
- Individual Semester / Year wise Mark sheets & certificates for educational qualifications including the final degree. Proper document from Board/ University for having declared the result on or before cut-off date has to be submitted.
- Please bring a detailed specific and explicit experience certificate including details of full name, full address and telephone numbers of employers, period of experience with exact dates, designation held, nature of duties handled/ Job Profile, number of persons working under you, nature of Projects handled etc.
- **Income and Asset Certificate** issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of **EWSs (Economically Weaker Sections)** category candidates.
- Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC / ST / OBC category candidates.
- 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

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(issued within one year as on the date of advertisement). **Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification**.

- Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category. If the candidate has used the services of a Scribe at the time of online examination, then the duly filled in details of the scribe in the prescribed format.
- An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview.
- Candidates serving in Government / quasi Govt. offices/ Public Sector Undertakings (including Nationalized 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 and travelling expenses, if any, otherwise admissible, will not be paid.
- Persons eligible for age relaxation under 4 (5) 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 communicated vide Ministry of Finance, Dept. of Financial Services Communication No.F.No.9/21/2006-IR dated 27.07.2007.
- 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.**
- **Non-production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further process of recruitment.**

23) ANNOUNCEMENTS:

All further announcements/ details pertaining to this process will be published/ provided only on https://bankofmaharashtra.in from time to time. No separate advertisement will be issued in this regard.

24) DISCLAIMER: -

In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and/ or that he/ she has furnished any incorrect/ false information or has suppressed any material fact(s), his/ her/ their candidature will stand cancelled. If any of these shortcomings is/ are detected even after appointment, his/ her/ their services are liable to be terminated. Decisions of bank in all matters regarding eligibility, conduct of online examination / other tests/ selection would be final and binding on all candidates. No representation or correspondence will be entertained by the Bank in this regard.

NOTE: -

01. Candidates should mention all the qualifications and experience in the relevant field over and above the minimum one suggested herein above and should attach attested copies of the certificates in support thereof. The Bank reserves the right to call only the requisite number of candidates for the Group discussions/interview after preliminary screening /short listing with reference to candidate's qualifications / suitability and experience etc.

02. The Bank reserves the right to change / modify the selection procedure / hold supplementary process, if necessary. The changes, if any shall be intimated to the candidates through Bank's website / registered e-mail in advance.

03. When called for Group Discussions (GD) and / or Interview, candidates have to bring original of documents for verifications. Candidates will not be allowed to participate GD and / or Interview without production of the original documents.

04. **The candidate called for online examination / GD / Interview will be informed through Bank's website/registered e-mail/SMS as per information provided by them in the application. Though bank puts maximum efforts to send the communication by e-mail/SMS, if any**

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candidate does not receive the same due to technical or any other reasons, bank shall not be responsible for non-receipt of communication by the candidate. The candidates are advised to visit Bank's website frequently for updates.

For more details, please visit bank's website (https://www.bankofmaharashtra.in). Online applications for submission shall be open from 05-02-2022 to 22-02-2022. Before applying candidates are advised to ensure that they fulfil the stipulated eligibility criteria as per the details on bank's website. Helpdesk: In case of any problem in filling up the form, payment of fee / intimation charges or receipt of Admission/ call letter, queries may be lodge on email agmhrm2@mahabank.co.in / bomrpcell@mahabank.co.in . Candidates should mention 'Recruitment of Generalist Officers Scale II & III in Bank of Maharashtra 2022-23' in the subject of the email.

Sd/-
General Manager
HRM Department.

Place: Pune
Date: - 04-02-2022

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CONDITIONS

(a) The Candidates should ensure that they fulfil all eligibility criteria. Their candidature at all the stages of recruitment process will be purely **provisional** subject to satisfying prescribed eligibility criteria mentioned in this advertisement.

(b) The above number of vacancies are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates. The candidates belonging to reserved category for which no reservation has been announced are free to apply for vacancies announced for unreserved categories. However, they must fulfil all the eligibility criteria of unreserved category.

(c) If any false/incorrect information furnished by the candidate is detected at any stage of recruitment process, he/she will be disqualified from the selection process and liable to terminate the services, if appointed.

(d) If the candidate knowingly or wilfully furnishes incorrect or false particulars or suppresses material information, he/she will be disqualified and if appointed, shall be liable for dismissal from the Bank's service without any notice or assigning any whatsoever reasons.

(e) The decision of the Bank in all matters relating to recruitment shall be final and no individual correspondence will be entertained. Applications received after due date will not be entertained. **The Bank is not responsible for any technical or other reasons or delay.**

(f) The recruitment in Bank of Maharashtra is done strictly as per merit in a systematic way. **Canvassing in any form will disqualify the candidate**.

(g) The Bank reserves the right to cancel the Recruitment at any stage through this Advertisement fully or partly on any grounds and such decision of the Bank will not be notified or intimated to the candidates.

(h) Employees working in Government /Semi-Government Undertaking will have to produce **"No Objection Certificate"** at the time of GD/interview.

(j) The application must be submitted on-line through Bank`s website www.bankofmaharashtra.in.

(k) Appointment of selected candidate is subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service & Conduct Rules of the Bank.

(l) The selected candidate will be on probation for a period of **one-year** active service from the date of joining. Their confirmation in the Bank`s service will be decided in terms of the provision of the Bank of Maharashtra (Officers) Service Regulations.

(m) Candidates applying under reserved category should submit the related certificates in the format prescribed by the Government of India. Relaxation in age will be given to the reserved category candidates as per extant guidelines of Government of India.

(n) Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

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Annexure- I

RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES (PWBD)

4% horizontal reservation has been provided to Persons with Benchmark Disabilities as per section 34 of "Rights of Persons with Disabilities Act, 2016". The post is identified suitable for the Persons with undernoted categories of disabilities as defined in the Schedule of RPWD Act 2016. The Authorized Certifying Authority will be the Medical Board at the District Level. The Medical Board will consist of Chief Medical Officer, Sub-Divisional Medical Officer.

A. "OC" category: -
A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims. Orthopedically challenged persons are covered under locomotor disability with following bench mark:

a. "Leprosy cured person" means a person who has been cured of leprosy but is suffering from:

i. Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
iii. Extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;

b. "Cerebral palsy" means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;

c. "Dwarfism" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;

d. "Muscular dystrophy" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;

e. "Acid attack victims" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

B. Visual Impairment ("VI" Category): Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

a. Blindness:
i. Total absence of sight; OR
ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
iii. Limitation of the field of vision subtending an angle of less than 10 degree. OR

b. Low Vision:
i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR
ii. Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

C. Hearing Impaired ("HI" Category):
a. Deaf: means person having 70 DB hearing loss in speech frequencies in both ears.
b. Hard of Hearing: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.
D. "ID" Category: Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

D. Intellectual disability.
a. Autism Spectrum disorder (ASD) means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.

b. "Specific Learning Disability" (SLD) means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.

c. "Mental Illness" (MI) means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence

2. "Multiple Disabilities" means multiple disabilities amongst clause "A"; "B"; "C";" D (1)".

Note: Only those persons with benchmark disabilities would be eligible for reservation. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority. A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority.
The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016" and as per vacancies.

01) Guidelines for Persons with Benchmark Disabilities using a Scribe: -

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination (Preliminary and Main). 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 may be from any academic stream.
- 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 CRP.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- The scribe arranged by the candidate should not be a candidate for the same online examination. If violation of the above is detected at any stage of the process, candidature of both the candidates and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favorably entertained.

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- 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.

02) Guidelines for candidates with locomotor disability and cerebral palsy.

A 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).

03) 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 for every hour or otherwise advised of examination.
- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

04) Guidelines for Candidates with Intellectual Disability (ID)

A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

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

05) EWS (Economically Weaker Section)

(a) Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes and the Other Backward Classes and whose family has gross annual income below Rs.8.00 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. The income shall include income from all sources i.e. salary, agriculture, business, profession etc. and it will be income for the financial year prior to the year of application. Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:

i.) 5 acres of Agricultural Land and above;
ii.) Residential flat of 1000 sq. ft. and above;
iii.) Residential plot of 100 sq. yards and above in notified municipalities;
iv.) Residential plot of 200 sq. yards and above in areas other than the notified municipalities

(b) The property held by a "Family" in different locations or different places / cities would be clubbed while applying the land or property holding test to determine EWS status.

(c) The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for document verification/interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/interview.

(d) The term "Family" for this purpose will include the person who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.

(e) The instructions issued by the Government of India in this regard from time to time shall be adhered to.

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

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Annexure-II

GUIDELINES FOR SCANNING THE PHOTOGRAPH & SIGNATURE

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

1) PHOTOGRAPH IMAGE:

- Photograph must be a recent passport size colour picture. The picture should be 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 is 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 and 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.

2) SIGNATURE, LEFT THUMB IMPRESSION AND HAND-WRITTEN DECLARATION 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 Hall Ticket 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 Hall Ticket the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb and 20kb.
- Ensure that the size of the scanned image is not more than 20KB.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
  (i) File type: jpg / jpeg
  (ii) Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
  (iii) File Size: 20 KB – 50 KB
- The applicant has to write the declaration in English only clearly on a white paper with black ink.
  (i) File type: jpg / jpeg
  (ii) Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
  (iii) File Size: 50 KB – 100 KB
- The left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- If the Applicant’s signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

3) 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.

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- 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 he checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MS Office can easily obtain 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 50KB(photograph) & 20KB (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 should fill in all his details on Page 1. After verifying that the details he has filled in are correct and clicking on the 'Submit / Next' button a link will he provided on Page 2 of the online application form to upload his photograph and signature.

4) 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 & Select the location where the Scanned Photo / Signature file has been saved.
- Select the file by clicking on it
- Click the 'Upload' button
- Your Online Application will not be registered unless you upload your photo and signature as specified.

5) NOTE:

- In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- Candidates are advised to take a printout of their system generated online application forms after registering.
- In case the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.
- Online application will not be registered unless you upload your photograph, signature, left thumb impression, hand written declaration specified.
- After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.
- Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- After registering online candidates are advised to take a printout of their system generated online application forms.

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Annexure III

Format of Experience Certificate

This is to certify that Shri Smt._____joined the services of the Bank on_____as_____(Designation / Post). At present he /she is working in our_____Deptt / Office/ Branch as _____. The details of various positions held by him / her during the tenure with our bank are mentioned as under: -

Sr	Designation	From Date	To Date	Permanent / Contractual	Job Profile / Portfolio (nature of duties performed)

Date: -
Place: -

Name: -
Designation & Deptt.
Stamp: -

Note: - The certificate on the above format should be issued by the Competent Authority on the letterhead of the bank and a copy of appointment letter from the said company / organization should be attached.