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Karnataka Bank Ltd.
Your Family Bank. Across India.

Regd. & Head Office, Mahaveera Circle, Kankanady, Mangaluru-575 002
CIN : L85110KA1924PLC001128 Telephone : 0824-2228222 Website : www.karnatakabank.com

RECRUITMENT NOTIFICATION – PROBATIONARY OFFICER (PO)

Karnataka Bank, a leading digitally advanced Private Sector Bank with a pan-India footprint, offers exciting opportunities for dynamic individuals to join its highly competent workforce as **Probationary Officers (Scale-I)** to be positioned at its Branches/Offices located across India.

WHO CAN APPLY:

Qualification Criteria:

- ✓ Postgraduates in any discipline OR
- ✓ Graduates in Agricultural Science OR
- ✓ Graduates in Law (5 years integrated course only) OR
- ✓ Professional Qualifications – CA, CS, CMA, ICWA

(from a University/Institution/Board recognized by the Government of India/UGC/other Government regulatory Bodies)

- The cut-off date for the qualification will be 01-11-2024. Candidates who are awaiting results or pursuing post-graduation shall not be eligible to apply.

Age Criteria

- Maximum **28** years as on **01-11-2024** [Candidate must have been born on or after **02-11-1996**].
- The age limit will be relaxed by 5 years for SC/ST candidates.

Nationality

- Candidates of Indian Nationality only.

APPLICATION FEE (NON-REFUNDABLE):

Category	Application Fee
General/Unreserved/OBC/Others	₹800/- plus Applicable Taxes
SC/ST	₹700/- plus Applicable Taxes

PAY & OTHER EMOLUMENTS

Presently starting Basic Pay applicable to Officer (Scale I) is ₹48,480 per month in the scale of pay (₹48480-2000/7-62480-2340/2-67160-2680/7-85920). The Officer (Scale I) will also be eligible for DA, HRA and other allowances & perquisites as per rules in force from time to time. The Current CTC will be approximately ₹1,17,000/- per month at Metro Centers.

SELECTION

- By Online Test tentatively scheduled on 22-12-2024 at following centres.

Bengaluru	Chennai	Mumbai	New Delhi
Hyderabad	Kolkata	Pune	Mangaluru
Dharwad/Hubballi	Mysuru	Shivamogga	Kalaburgi

- Candidates who are successful in the online test will be called for an interview at Bank's Head Office, Mangaluru or any other place as decided by the Bank.
- No allowances/reimbursement will be payable/made for attending the test/ interview.

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APPOINTMENT & EMOLUMENTS

- Selected candidates will have to undergo an '**Induction Training Programme**' at Bank's Staff Training College, Mangaluru or any other place as decided by the Bank at their own cost.
- On successful completion of the said training programme, they will be posted to any of the Branches/Offices of the Bank.
- They will be on probation for a period of one year and on satisfactory completion of the probationary period, will be confirmed, subject to rules and regulations of the Bank.

SERVICE BOND

Selected candidates will be required to execute an Undertaking to work for a minimum period of three years failing which they are required to pay the liquidated damages as may be prescribed in the appointment Letter.

Eligible candidates are advised to apply online only between **30-11-2024 and 10-12-2024** (inclusive of both days) through the Bank's website after carefully going through the instructions contained in this notification. **No other means/mode of application will be accepted. Candidates are advised to go through this detailed notification and should ensure their eligibility and other details before applying and remitting fees.**

IMPORTANT DATES	
Date of Notification	**30-11-2024**
Opening date of Online Registration Gateway/Payment of Fee	**30-11-2024**
Closing date of Online Registration Gateway/Payment of Fee	**10-12-2024**
Tentative Date of Examination	**22-12-2024**

The online examination will comprise of the following objective type multiple choice/descriptive tests as stated below:

Sl. No.	Name of the Test	No. of Qs.	Maximum Marks	Duration	Remarks
1	Computer Awareness	30	30	15 Minutes	Questions will be in English only. Each question will have 5 alternatives (options). ¼th mark will be deducted for each wrong answer.
2	English Language	50	50	35 Minutes	
3	General Awareness (Banking, Current Affairs etc.)	50	50	20 Minutes	
4	Reasoning	30	30	20 Minutes	
5	Quantitative Aptitude	40	40	30 Minutes	
	Total	**200**	**200**	**120 Minutes**	
6	Descriptive Test of English Language (short notes, Essay type questions, etc.)	2	25	30 Minutes	
Grand Total		**202**	**225**	**150 Minutes**	

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DETAILED GUIDELINES/PROCEDURES FOR
A. **APPLICATION REGISTRATION**
B. **PAYMENT OF FEES**
C. **DOCUMENT SCAN AND UPLOAD**

Candidates can apply online only from 30-11-2024 and 10-12-2024, and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

Scan the *Recent Passport-Size Photograph and Signature:*

- Photograph: A recent, colour passport-size photograph (dimensions: 4.5cm × 3.5cm) in .jpg/.jpeg format.
- Signature: A scanned signature written with black ink in .jpg/.jpeg format.
- Signature in CAPITAL LETTERS will NOT be accepted.
- Please make sure the scanned copies are high-quality and legible, as illegible documents may lead to the rejection of the application.

Important: The same passport-size colour photograph should be used consistently throughout the entire recruitment process, from the application stage to the final selection. Changing the photograph at any point could lead to discrepancies or delays in processing your application.

Ensure you have a valid personal email ID and mobile number:

- The email ID and mobile number should remain active throughout the recruitment process. Notifications, including intimation to download call letters for the examination, will be sent via these channels. If a candidate does not have a valid personal email ID, they should create a new email ID and mobile number before applying online and ensure they maintain both throughout the process.

APPLICATION FEE (NON-REFUNDABLE) [PAYMENT OF FEE ONLINE: 30-11-2024 and 10-12-2024]

Important Note:

- Bank transaction charges/platform charges for the online payment of application fees shall be borne by the candidate.

A. APPLICATION REGISTRATION

1. **Visit the Bank's Website**
   - Go to www.karnatakabank.com > Career Page and click on the **"APPLY ONLINE"** option. This will open a new page for the application process.
2. **Registration Process**
   - To begin, click the link **"REGISTRATION FOR PROBATIONARY OFFICERS (SCALE-I)"**
   - Fill all the required basic details carefully. Details once entered may not be corrected at this stage. Then click on **Register**.
   - Upon successful registration, the system will generate an **Application Number**.

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3. **Completion of Registration**
    - On successful registration, a message will be displayed on the screen.
    - The login credentials (Application Number & Date of Birth) will be sent to the Candidate's registered e-mail ID. Same may be used for login at later stage.
4. **Personal Details**
    - The candidate is advised to fill up all the required details carefully.
    - Click on **Save & Continue**.
5. **Upload Documents**
    - The candidate is required to upload his/her photo and signature as per the specifications.
    - After successful uploading of photo & signature, click on **Save & Continue**.
6. **Preview of Details**
    - The candidate is advised to check the details entered by him/her.
    - Necessary corrections may be allowed at this stage, before clicking on 'Continue for Payment'.
7. **Payment of Application Fee**
    - On clicking on 'Continue for Payment', fee details will be auto populated on the screen.
    - The candidate shall check the fee details and make the payment.
8. **Final Submission**
    - On successful payment of application fee, candidate may continue for Final Submission of the application.

B. PAYMENT OF APPLICATION FEES (THROUGH ONLINE MODE)

1. **Payment Gateway Integration**
    - The application form is integrated with the payment gateway. Follow the instructions on the screen to complete the payment process.
2. **Modes of Payment**
    - Payment can be made using the following methods:
        - Debit Cards (RuPay/Visa/MasterCard/Maestro)
        - Credit Cards
        - UPI
        - Mobile Wallets, etc.
3. **Transaction Instructions**
    - After entering your payment details, **PLEASE WAIT** for the payment confirmation from the server. Do not press the back or refresh button during this process to avoid double charges.

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4. **Credit Card Payments**
    - For credit card payments, the charges will be listed in Indian Rupees. If you use a non-Indian credit card, your bank will convert the payment to Indian Rupees based on the prevailing exchange rates.
5. **Payment Confirmation**
    - Upon successful payment, a mail confirmation will be received containing payment details to the registered mail ID.
    - If mail confirmation is not received, the payment has failed. In this case, log in again using your Application Number and Date of Birth and repeat the payment process.
6. **Security Precaution**
    - To ensure the security of your data, **close the browser window** once your transaction is completed.
7. **Print Application Form**
    - Candidates are required to **take a printout of the mail confirmation** and **online application form** with fee details. Ensure that the application form contains the correct fee details.

Final Steps:

- After completing the online application process, including payment, **take a printout of the system-generated application form** with fee payment details.
- Ensure that all information filled in the application form is correct.
- **Do not send** the printout to the Bank.

** **Important Note Regarding Application Details:**

Please note that all the information provided in the online application, including but not limited to the **Candidate's Name, Category, Date of Birth, Address, Mobile Number, Email ID, Examination Centre**, etc., will be considered final. Once the application form is submitted, **no modifications** will be allowed. Candidates are strongly advised to fill in the online application form carefully and accurately.

The Bank will not entertain any requests for changes or corrections after the submission of the application form. Any discrepancies or omissions, such as furnishing incorrect or incomplete details, will be the sole responsibility of the candidate. The Bank will not be held accountable for any consequences arising from such errors or omissions in the application form.

C. GUIDELINES FOR SCANNING AND UPLOADING DOCUMENTS

Before applying online, candidates must prepare a scanned (digital) image of their photograph, signature.

Photograph Image (4.5 cm x 3.5 cm):

- The photograph must be a recent passport-style colour image.
- Ensure the picture is in colour and taken against a light-coloured background, preferably white.
- Look straight at the camera with a relaxed expression.
- If the photograph is taken outdoors, avoid direct sunlight to prevent squinting and harsh shadows. If using a flash, ensure there is no "red-eye."
- If you wear glasses, ensure there are no reflections, and your eyes are clearly visible.

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- Caps, hats, and dark glasses are not allowed. Religious headwear is permitted, but it must not cover the face.
- **Preferred Dimensions:** 200 x 230 pixels.
- **File Size:** Between 50 KB and 500 KB.
- If the image size exceeds 500 KB, adjust scanner settings such as DPI resolution and colour depth during the scanning process.

Signature:
The signature in the uploaded image must match the signature in the attendance sheet or call letter. If there is a mismatch, the candidate will be disqualified. Signature in **Capital letters** will **NOT** be accepted.

- The applicant must sign using **black ink** on white paper.
    - **Preferred Dimensions for Signature:** 140 x 60 pixels.
    - **File Size:** Between 20 KB and 200 KB (ensure the file size does not exceeds 200 KB).

IDENTITY VERIFICATION

At the time of the examination and interview, candidates must present the following documents:

- **Call Letter** (for the respective examination/interview).
- **Original and a Photocopy of a Valid Photo Identity Proof**: This must bear exactly the same name as it appears on the call letter. Accepted photo IDs include:
    - PAN Card
    - Passport
    - Permanent Driving License
    - Voter's ID Card
    - Bank Passbook with photograph
    - Aadhaar Card / E-Aadhaar Card with a photograph

Note:

- **Ration Cards** and **Learner's Driving Licenses** are not valid forms of identity proof.
- Candidates must ensure that the name on the call letter matches exactly with the name on the photo identity proof. Any mismatch, especially for female candidates who have changed their name after marriage, may result in disqualification.
- If there is a name mismatch, candidates will need to present **original Gazette notification**, **original marriage certificate**, or **affidavit** as proof of the name change.
- If the candidate's identity is in doubt, they may be denied entry to the examination.

Candidates must submit a photocopy of the valid photo identity proof along with the call letter at the examination/interview. Failure to do so will result in disqualification from attending the examination/interview.

CENTRE CLAUSES

- The examination will be conducted online at venues specified in the respective call letters.
- Requests for changes in the **examination centre, venue, date, or session** will **not** be entertained under any circumstances.
- The Bank reserves the right to cancel any examination centre or add new centres as required, depending on response, administrative feasibility, and other factors.

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- The Bank also reserves the right to assign candidates to any examination centre, regardless of their preference.
- Candidates will attend the examination at their own risk and expense. The Bank will not be responsible for any injury or loss of any kind incurred by candidates.
- The preference of the centres, once selected by the candidate, will be **final** and cannot be changed.
- If a particular centre has insufficient candidates, the Bank reserves the right to assign an alternate centre. Likewise, if there are more candidates than the available capacity at a centre, candidates may be allotted a different centre.

GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

Candidates who are **visually impaired** or whose **writing speed** is permanently affected may use their own scribe at their own cost during the online examination, subject to the following conditions:

1. **Arranging a Scribe**:
   - The candidate must arrange for a scribe at their own cost.
   - The scribe **cannot** be a candidate for the same examination. If this rule is violated at any stage, the candidacy of both the candidate and the scribe will be cancelled.
   - Candidates eligible to use a scribe must specify this in their online application. Subsequent requests will not be entertained.
   - A scribe cannot act for more than one candidate in the same examination.
2. **Eligibility of the Scribe**:
   - The scribe may come from any academic background. However, for **Specialist Officers' posts**, the scribe should belong to a different academic stream than the one prescribed for the post.
   - Both the candidate and the scribe must sign an undertaking confirming that the scribe meets the eligibility criteria. If it is later found that the scribe does not fulfill the criteria or there is concealment of any material facts, the candidate's candidature will be cancelled, regardless of the examination result.
3. **Compensatory Time**:
   - Candidates using a scribe are eligible for **20 minutes of compensatory time per hour** of examination or as otherwise advised.
   - **Compensatory time** will be granted only to candidates who have registered for it. It is a system-based concession, and candidates not registered for compensatory time will not receive it.
4. **Behavior during Examination**:
   - The scribe should not answer questions independently. Any such behavior will lead to **immediate cancellation** of both the candidate's and scribe's candidacy.
   - If, during or after the examination, it is reported that the scribe answered questions independently, both the candidate's and the scribe's candidacy will be cancelled.
5. **Guidelines for Candidates with Locomotor Disability and Cerebral Palsy**:
   - Candidates with **locomotor disability** or **cerebral palsy** that significantly affects their dominant writing hand (minimum of 40% impairment) are eligible for a compensatory time of **20 minutes per hour** or as otherwise advised.

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6. **Guidelines for Visually Impaired Candidates**:
    - **Visually impaired candidates** with a disability of **40% or more** can opt for magnified font to view the contents of the test. These candidates are also eligible for **20 minutes compensatory time** per hour or as otherwise advised.
    - Candidates using a scribe for the examination **cannot** avail of the magnified font facility.
7. **Certification for Candidates with Disabilities**:
    - Candidates with **less than 40% disability** but who experience difficulty in writing may be granted compensatory time or a scribe, provided they submit a certificate from a competent medical authority of a **Government healthcare institution**, stating that they have a limitation in writing and that a scribe is essential for them to take the examination.

Note: These guidelines are subject to changes in government policies or further clarifications issued by the Government of India.

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

Candidates must be cautious and refrain from submitting false, tampered, or fabricated details while applying online. Any candidate found guilty of the following actions during the examination, interview, or any subsequent selection procedure may face severe consequences:

1. **Using Unfair Means**: Engaging in any form of unfair practices during the examination or interview.
2. **Impersonation**: Impersonating or procuring impersonation by another person.
3. **Misbehaviour**: Misbehaving in the examination or interview hall.
4. **Disclosure of Test Content**: Disclosing, publishing, reproducing, transmitting, or storing test content in any form (verbally, electronically, mechanically, etc.).
5. **Irregular Conduct**: Resorting to any irregular or improper means to influence the candidature.
6. **Obtaining Support Unfairly**: Seeking or obtaining support by unfair means.
7. **Carrying Unauthorized Devices**: Bringing mobile phones or electronic devices into the examination or interview hall.

Consequences of Misconduct:

- **Disqualification**: The candidate may be disqualified from the examination for which they are a candidate.
- **Debarment**: The candidate may be debarred from appearing in future examinations conducted by the bank, either permanently or for a specified period.
- **Termination of Service**: If the candidate has already joined the Bank, their service may be terminated.

GENERAL INSTRUCTIONS TO CANDIDATES

1. **Reporting Late**:
    - Candidates must report at the specified time mentioned on the call letter for the examination. Latecomers will **not** be allowed to take the exam.
    - The reporting time is earlier than the actual exam start time and includes necessary formalities such as verification and logging in.
    - Though the exam duration is 2 hours 15 minutes, candidates should expect to be at the venue for about 4 hours.

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2. **Technical Issues During Examination**:
    - In case of any technical disruptions during the exam, efforts will be made to rectify the situation, which may include moving candidates or delaying the exam.
    - **Re-examination** will be at the discretion of the conducting body, and candidates will not have any claim for a re-test.
    - Candidates who refuse to participate in such processes will be rejected.
3. **Handling Multiple Sessions**:
    - If the exam is held in multiple sessions, the scores will be equated to adjust for slight differences in difficulty across test batteries.
    - This may occur if the examination centre has capacity constraints or if technical disruptions happen.
4. **Pattern Analysis**:
    - The bank will analyze candidate responses to detect patterns of similarity in correct and incorrect answers.
    - If responses are found to have been shared or manipulated, the candidature will be cancelled, and further action will be taken.
5. **Multiple Appearances**:
    - A candidate is allowed to appear only once in the examination. **Multiple appearances** will result in the cancellation of the candidature.
    - If multiple call letters are generated for the same candidate, they should attend the exam only once and surrender all other call letters.
6. **Incorrect Information**:
    - Providing false information or violating the process will lead to immediate disqualification. The candidate will be permanently banned from future recruitment processes of the bank.
7. **Unauthorized Disclosure of Test Content**:
    - Candidates found sharing, reproducing, or storing any part of the test content may face prosecution and disqualification.

Process for Arriving at Scores:

- The **Corrected Score** for each candidate is calculated based on the number of correct answers, adjusted for penalties due to wrong answers.
- **Equated Scores**: Scores from different sessions are adjusted to account for minor differences in difficulty level, ensuring fairness for all candidates.

Note:

- ✓ The candidates are advised to take system generated print-out of the Registered Application, duly completed in all respects along with the self-attested copies of the certificates/ documents for proof of date of birth, educational qualification, work experience, caste certificate and other related documents which may be required to be submitted at the time of interview or if advised to submit at any date.
- ✓ The candidates are advised in their own interest to keep all documents related to material information as submitted through online application along with printout of the application form.
- ✓ Any discrepancy in the application and documents, if found at a later stage shall be liable for rejection of his/her candidature.
- ✓ Candidates are advised in their own interest to apply online much before the closing date and not

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to wait till the last date to avoid the possibility of disconnection/ inability/failure to log on the Bank's website on account of heavy load on internet/website jam. The Bank does not assume any responsibility for the candidates not being able to submit their applications online within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.

- ✓ Candidates should ensure that the signatures uploaded/appended by them in all the places viz. in their call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- ✓ In case the amount debited for failed transaction is not refunded within 30 days, candidates are advised to take up the matter separately with the Bank from which they had initiated the transaction.
- ✓ Bank takes no responsibility for any delay in online registration or communication.
- ✓ 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.
- ✓ Candidates will have to appear for the online test to be conducted by the Bank. The successful candidates will be called for an interview. Subject to their being medically fit for employment, the selected candidates will be initially appointed on probation period of twelve months. Only on satisfactory completion of the probation period, his/her services in the Bank will be confirmed.
- ✓ Candidates appearing for the selection process should not have any criminal records.
- ✓ On selection of the candidate, they will be required to provide necessary documents for Background Verification. For the purpose, the Bank's empaneled Background Verification Agencies will be engaged.
- ✓ The Bank reserves right to change any of the procedures and clauses as specified in this notification, at any point of time, as per the Bank's administrative requirements.
- ✓ The Bank reserves the right to reject any application without assigning any reason and no correspondence in this regard will be entertained.
- ✓ The decision of the Bank in shortlisting required number of candidates in each level of the selection process will be final and binding and which the Bank shall not be required to disclose.
- ✓ **Any canvassing by or on behalf of the candidates or bringing political or other external influence with regard to their selection/recruitment shall lead to DISQUALIFICATION of the candidature.**
- ✓ Any dispute arising out of this notification/advertisement shall be subject to sole jurisdiction of the Courts situated in Mangaluru.

Mangaluru
30-11-2024

Sd/-
CHIEF HUMAN RESOURCES OFFICER

FOR ASSISTANCE REGARDING TECHNICAL/PAYMENT ISSUES

PHONE NO. : 9513778742

EMAIL ID : porecruitmentkarnatakabank@gmail.com

FOR QUERIES REGARDING RECRUITMENT NOTIFICATION

PHONE NO. : 0824-2228339/564/783

EMAIL ID : recruitment@ktkbank.com