



Chander Mukhi Nariman Point Mumbai – 400 021 Website : www.centralbankofindia.co.in

HUMAN RESOURCES DEVELOPMENT DEPARTMENT (RECRUITMENT AND PROMOTION DIVISION)

Recruitment process for selection of personnel for Credit Officers and Risk Managers in Middle Management Group (MMG), Scale II (Specialist Category)

Opening Date for On-line Registration	14.09.2016
Closing Date for On-line Registration (Including for Candidates from Far-Flung Areas)	30.09.2016
Downloading of Call Letters for Test	On or After 20.10.2016
Tentative Date of On-line Examination*	04.11.2016

1. **Central Bank of India**, a leading Public Sector Bank, with Pan India Branch Network of nearly 4736 branches, with total business of more than Rs.4,55,000 Crores and driven by committed team of 38700+employees, is inviting applications from eligible candidates to be recruited as under:

Post code	Name of post	No. of vacancies	Grade/ scale	Scale of pay
01	Credit Officer	38	MMG Scale II	31705-1145/1-32850-1310/10-45950
02	Risk Managers	23	MMG Scale II	31705-1145/1-32850-1310/10-45950

Other allowances/perquisites shall be as per Bank's rule.

2. DETAILS OF RESERVATION

Post code	Name of post	Total No. of Vacancies	SC	ST	OBC	GEN	Out of which PWD		
							VI	HI	OC
01	Credit Officer	38	6	3	10	19	--	--	1
02	Risk Managers	23	3	2	6	12	--	--	1

- The number of vacancies/reserved vacancies is provisional and may vary according to the actual requirement of the Bank. The reservation also includes the backlog of reserved vacancies.
- Candidates belonging to reserved categories are free to apply against vacancies announced for Unreserved/General category provided they meet the eligibility criteria laid down for General Category candidates.

Abbreviations used : SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, GEN- General Category, OC: Orthopedically Challenged, HI - Hearing Impaired, VI – Visually Impaired. (Persons With Disability includes OC, HI and VI.)

NOTE:

(A) Regarding Persons With Disabilities (PWD):-

- As the reservation for PWD is on horizontal basis, the selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/GENERAL) to which they belong.

- It is clarified that it may not be possible to employ PWD candidates in all offices/branches of the Bank and in case of their selection they will have to work in the post identified as suitable for them by the Bank.
- The selected candidates are liable to be posted at any of the Bank's Branches/ Offices, anywhere in India, as per requirement, at the sole discretion of the Bank.

(B) APPLICATIONS FROM SERVING EMPLOYEES:

- Subject to fulfilling the other eligibility criteria, existing employees of Central Bank of India may also apply through proper channel.
- Such candidates if selected should resign from the existing post and join the new post as a fresh candidate like any other candidate selected from outside.

(C) Medical Fitness, Character and caste (wherever applicable) verification of selected candidates:

The appointment of selected candidates will be subject to their being declared medically fit by a Doctor or a panel of Doctors approved by the Bank and upon satisfactory verification of their character, antecedents and caste certificate (wherever applicable). Till such time, their appointment will be provisional.

(D) Probation and confirmation:

The selected candidates will be on probation for a period of two years from the date of joining. Provided that the competent authority in the case of any officer may reduce the period of probation or dispense with probation. Their confirmation in the bank service will be decided in terms of the provisions of the Central Bank of India (Officers) Service Regulations and the same will be communicated in writing.

3. ELIGIBILITY CRITERIA:-

i. NATIONALITY/ CITIZENSHIP:

A candidate must be either

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

ii. AGE & EDUCATIONAL QUALIFICATION:

AS ON 30.09.2016

Post code	Name of post	Minimum Qualification / Experience	Age
01	Credit Officer MMG, Scale-II (Specialist)	Graduate with Full time MBA in Finance from AICTE / UGC approved University/ College with aggregate of 60% Marks. or Graduate with PGDBM in Finance from AICTE / UGC approved University/ College with aggregate of 60% Marks. or A pass in final examination of the Institute of Chartered Accountants of India (ICAI) .	Minimum 20 years Maximum 30 years.
02	Risk Managers MMG, Scale-II (Specialist)	B.Tech./MCA with MBA (Finance) from AICTE / UGC approved University/ College with aggregate of 60% Marks. or M.Sc. Maths from AICTE / UGC approved University/	Minimum 20 years Maximum 30 years.

	<p>College with aggregate of 60% Marks.</p> <p>or</p> <p>M.Sc. Statistics from AICTE/UGC approved University/ College with aggregate of 60% Marks.</p> <p>or</p> <p>MBA (Finance) or its equivalent from AICTE / UGC approved University/ College with aggregate of 60% Marks.</p> <p>Preferable Technical Qualification : FRM/CFA/Diploma in Risk management/SAS/SPSS/Oracle/DB2</p> <p>Preferable Experience : 2 years of experience in Banking/Risk Management/Credit/Treasury</p>	
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- Operating and working knowledge in computer systems is mandatory.
- **All educational qualifications mentioned should be from university recognised by Govt. of India/ approved by Govt. Regulatory Bodies and the results should have been declared on or before 30.09.2016.**
- The level of educational qualifications prescribed for the posts is minimum. The candidate must produce Marks Sheet & Provisional Certificate/ Degree Certificate issued from the University if called for **interview**. The result of the qualification prescribed must have been declared on or before **30.09.2016**. The exact date of declaration of result should be explicitly mentioned in the Degree certificate or any other certificate issued by the university. Other-wise, the date appearing on the marksheets/ Provisional Certificate/Degree Certificate shall be reckoned for deciding eligibility. No correspondence shall be entertained in this matter.
- Candidates must specifically indicate the class/division and percentage of marks obtained (calculated to the **nearest two decimals**) in the relevant column of the application. Where percentage of marks is not awarded by the University but only CGPA/OGPA is awarded, the same should be converted into percentage in terms of conversion norms of university in this regard, besides indicating the CGPA/OGPA in the application. Candidates will have to produce the certificate/document issued by university evidencing conversion formula of university, when called for interview.
- Calculation of Percentage: The percentage marks shall be arrived at by dividing the marks obtained by the candidate in all the subjects in all 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% and 54.99% will be treated as less than 55%.

iii. **RELAXATION IN AGE:**

Sr. No.	Category	Age Relaxation
1	Scheduled Caste/Scheduled Tribe Candidates	By 5 years
2	Other Backward classes (OBC) candidates	By 3 years
3	Persons With Disability	By 10 years
4	Persons domiciled in the state of Jammu & Kashmir during the period from 01.01.1980 to 31.12.1989	By 5 years
5	Children/Family members of those who died in the 1984 riots	3 Years

NOTE:

- The maximum age limit specified in 3 (ii) above is applicable to General category candidates.
- The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted. OBC candidates in the 'Creamy Layer' will be treated as "General Category".
- Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process, as required by the bank.

4. DEFINITIONS :

(A) Persons With Disabilities (PWD)

Categories of Disabilities:

- (i) An Orthopedically Challenged (OC) person is one suffering from Locomotor Disability or Cerebral Palsy. Persons who suffer from not less than 40% of relevant disability (as certified by a Medical Board appointed by the Central/ State Govt.) would be eligible for reservation in services/ posts.

Locomotor Disability means disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy.

Cerebral Palsy means a group of non-progressive conditions of a person characterized by abnormal motor control posture resulting from brain insult or injuries occurring in the pre-natal, peri-natal, or infant period of development.

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

- (iii) Visually Impaired (VI): The visually impaired persons are those suffering from blindness or low vision.

Blindness – refers to a condition where a person suffers from any of the following conditions:

- a) Total absence of sight (b) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses (c) Limitation of the field of vision subtending an angle of 20 degree or worse.

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

Degree of Disability: Degree of disability will be as per Govt. of India guidelines.

5. SELECTION PROCEDURE

Selection will be through **on-line test and/or interview**. Merely satisfying the eligibility norms do not entitles a candidate to be called for Test or Interview.

a) Online Examination:

The structure of the Examination which will be conducted online is as follows:

Sr. No	Name of the test	No. Of questions	Maximum Marks	Duration
1	Stream/category Specific Questions (Credit or risk)	50	50	Composite time of 60 minutes
2	Computer Knowledge	20	20	
3	Banking, Present Economic Scenario & General Awareness	30	30	
	Total:	100	100	

The test will be available bilingually, i.e. English and Hindi. All questions will be objective type with five options. Other detailed information regarding the **on-line** examination will be given in an Information Handout, which will be made available for the candidates for download along with the call letters from the Bank's website.

b) Penalty for wrong answers

There will be penalty for wrong answers marked in the Online Test. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question.

c) Use of Scribe by PWD candidates:

Guidelines for Persons With Disabilities using a Scribe:-

The visually impaired candidates and candidates whose writing speed is affected by cerebral palsy can use their own scribe during the **on-line** examination. In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his own scribe at his/her own cost.
- The same scribe cannot be used by more than one candidate. In addition, the scribe arranged by the candidate should not be a candidate for the examination under this recruitment process. If violation of the above is detected at any stage of the process, candidature for this recruitment process of both the candidate and the scribe will be cancelled.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the **on-line** examination.
- Those candidates who use a scribe shall be eligible for additional/ compensatory time of 20 minutes for every hour of the examination.

Eligible Candidates 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 favourably entertained.

d) Guidelines for candidates:-

(i) With locomotor disability and cerebral palsy

An additional/ compensatory time of 20 minutes per hour 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).

(ii) 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 of examination.
- This facility will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

Guidelines with regard to PWD candidates/ use of scribe are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

e) The on-line Test is proposed to be held on 04.11.2016 at Ahmedabad, Bengaluru, Bhubaneswar, Bhopal, Chennai, Chandigarh, Delhi, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Mumbai & Patna Centers. The allocated Centre/Venue for the Examination will be intimated through Call Letter.

- Bank reserves the right to cancel any of the above mentioned centers and/ or add some other centers, depending upon the response of the candidates, administrative feasibility, etc.
- The Candidates will have to appear for the online examination at the allotted Centre at their own expenses and risks and the Bank will not be responsible for any injury or losses etc. of any nature.
- The date of the test is tentative. The exact date/centre/venue of examination will be communicated to the candidates through the call letters for the examination. The Bank reserves the right to cancel or make any change in the date of the test/ vary the selection procedure, if necessary.

- f) Application fee to be remitted by the applicants along with the Application for Recruitment is as under:

Sr. No.	Category	Application fee	Intimation Charges	Total
1	Schedule Caste/Schedule Tribe candidates	NIL	Rs.50/-	Rs.50/-
2	Persons with Disability	NIL	Rs.50/-	Rs.50/-
3	All Other Candidates	Rs. 500/-	Rs. 50/-	Rs.550/-

6. GENERAL INSTRUCTIONS

- 6.1 Not more than one application should be submitted by any candidate. Multiple Applications/Registrations will be summarily rejected and the application fee forfeited.
- 6.2 Before applying, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Applications, once submitted, will not be allowed to be withdrawn and the application fee/intimation charges once paid, shall be neither refunded nor held in reserve for any other examination. The Bank would be free to reject any application, at any stage of the Recruitment Process, if the candidate is found ineligible for the post, for which he/she has applied. The decision of the Bank regarding eligibility of the candidates, the stage at which scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced etc. and any other matter relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf. If any shortcoming(s) is/are detected even after appointment, his/her services are liable to be terminated.
- 6.3 A recent, recognizable colour passport size photograph, which should be the same as the one uploaded in the on-line application form, should be firmly pasted on the call letter for online examination/interview and duly signed across by the candidate. Candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of the online test/interview may lead to disqualification. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- 6.4 No candidate is permitted to use Calculators, Mobile Phones, Pagers or any other instruments in the Examination Hall.
- 6.5 The possibility for occurrences of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include the conduct of another examination if considered necessary.
- 6.6 Candidates will have to produce original Caste/ Disability/relevant certificates at the time of interview, failing which his/her candidature will be cancelled. OBC candidates availing reservation will have to produce OBC certificate with Non-creamy layer clause at the time of interview & an undertaking in the prescribed format regarding non creamy layer status as on closing date of registration. The competent authority for issue of Caste/Disability certificate has been defined at point No. 8 below. The certificate issued by only those competent authority authorized to issue Caste/Disability certificate will be acceptable. **Candidates belonging to OBC category but coming under creamy layer and/or if their caste does not find place in Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.** Prescribed formats of Caste Certificate are given in Annexures.
- 6.7 Candidates serving in Govt./quasi-Govt./Public Sector Undertakings (including nationalized banks and financial institutions) will be required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which, their candidature may not be considered.
- 6.8 All candidates will have to produce, if called for interview, originals as well as self attested photocopies of their educational/experience certificates as well as caste certificate, certificate of disability in the proforma prescribed by Govt. Of India or any other certificate required, in the prescribed proforma in support of their eligibility, failing which their candidature will be cancelled.

- 6.9 No Travelling Allowance is payable to candidates who are called for the online test. However, unemployed SC/ST Candidates, who are called for interview, will be paid actual to and fro 2nd Class Rail/Ordinary Bus fare in terms of Govt. guidelines by the shortest route on production of evidence of travel, i.e. Railway Receipt/Ticket(s) for attending the interview.
- 6.10 The Bank takes no responsibility for any delay in /non-receipt or loss of any communication
- 6.11 Any resulting dispute arising out of and/or pertaining to the process of recruitment under this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- 6.12 Canvassing in any form will be a disqualification. The Bank will be comparing the responses of a candidate with those of other candidates to detect patterns of similarity. If as per the laid down procedure it is suspected that responses have been shared and scores obtained are not genuine/valid, the bank reserves right to cancel the candidature of the concerned candidates and such candidates will be disqualified.
- 6.13 Request for change of contact no./address/ email ID/online examination centre/interview centre will not be entertained.
- 6.14 In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- 6.15 Appointment of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such appointment will also be subject to the Service, Conduct Rules & Policies of the Bank.

7. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT

- 7.1 Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information while filling up the application form.
- 7.2 At the time of online examination/ interview/ Group Discussion(wherever applicable), if a candidate is/has been found guilty of:
- using unfair means during the examination or
 - impersonating or procuring impersonation by any person or
 - misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose
 - resorting to any irregular or improper means in connection with his/her candidature for selection or obtaining support for his/her candidature by any means, such a candidate may in addition to rendering himself/herself liable to criminal prosecution, be liable:
 - (a) to be **disqualified** from the examination for which he/she is a candidate
 - (b) to be **debarred**, either permanently or for a specified period, from any examination or recruitment conducted by the Bank
 - (c) for **termination** of service, if he/she has already joined the Bank.

8. THE COMPETENT AUTHORITY FOR ISSUING THE CERTIFICATE TO SC/ST/OBC/PC IS AS UNDER:

- 8.1 For SC/ST/OBC:** District Magistrate/ Additional Dist. Magistrate/ Collector/ Deputy Commissioner/ Additional Dy. Commissioner/ Dy. Collector/ First Class Stipendiary Magistrate/ Sub-Division Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner/ Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate/ Revenue Officer not below the rank of Tahsildar/ Sub-Divisional Officer of the area where the candidate and/or his/her family normally resides.
- 8.2 For Persons With Disabilities:** Authorized Certifying Authority will be a Medical Board consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic Surgeon/ Ophthalmology Surgeon/ ENT Surgeon as the case may be.

9. HOW TO APPLY:-

The candidates can apply only for one Post. Candidates can apply only online only from 14.09.2016 to 30.09.2016 and no other mode of application will be accepted.

9.1 Pre-Requisites for Applying Online

Before applying online, candidates should:

- (i) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as per para 9.3 of this Advertisement.
- (ii) Keep the necessary details/documents for Online Payment of the requisite application fee/ intimation charges ready.
- (iii) Have a valid personal email ID, which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination etc. through the registered e-mail ID. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying on-line and must maintain that email account.

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

Procedure for applying online:

- (1) Candidates are first required to go to the Bank's website and click the option "CLICK HERE TO APPLY ONLINE" to open the On-Line Application Form.
- (2) To register their application candidates will be entering their basic information in the online application form. After that a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the Provisional registration number and password. An Email & SMS indicating the Provisional Registration number and Password will also be sent. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed.
- (3) Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines given hereunder for Scanning and Upload of Photograph and Signature.

Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained.

Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. No change is permitted after clicking on FINAL SUBMIT Button. Visually Impaired candidates are responsible for carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.

9.2 Mode of Payment

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

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

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

(ii) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.

(iii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.

(iv) After Final Submit, an additional page of the application form is displayed wherein candidates may follow the instructions and fill in the requisite details.

(v) If the online transaction has not been successfully completed then candidates are advised to login again with their provisional registration number and password and pay the Application Fees/ Intimation Charges online.

(vi) On successful completion of the transaction, an e-receipt will be generated.

(vii) Candidates are required to take a printout of the e-receipt and online application form. Please note that if the same cannot be generated online transaction may not have been successful.

Note:

- After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button in order to avoid double charge.
- For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- To ensure the security of your data, please close the browser window once your transaction is completed.
- After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to the Bank.
- Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form.
- Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.
- An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.
- An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.
- Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee to avoid the possibility of disconnection/ inability/ failure to log onto the Bank's website on account of heavy load on internet/website jam.
- Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected. Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/her is found to be false at a later stage.

9.3 GUIDELINES FOR SCANNING THE PHOTOGRAPH & SIGNATURE

Before applying on-line, a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications given below;

(i) PHOTOGRAPH IMAGE :

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

(ii) SIGNATURE IMAGE:

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

(iii) SCANNING THE PHOTOGRAPH & SIGNATURE:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MsOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph) & 20 kb(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.

(iv) Procedure for Uploading the Photograph and Signature

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

Your On-line Application will not be registered unless you upload your photo and signature as specified.

NOTE:

- a. In case the face in the photograph or signature is unclear, the candidate's application may be rejected. After uploading the photograph/signature in the online application form, candidates should check that the images are clear and have been uploaded correctly.
- b. In case the photograph or signature is unclear, the candidate may edit his/her application and re-upload his/her photograph or signature.
- c. Candidates are advised to take a printout of their system generated on-line application form after registering.

10. CALL LETTERS FOR THE ON-LINE TEST

The date of the On-line Test is TENTATIVELY FIXED as 04.11.2016. However, it will be intimated in the Call Letter along with the Centre/Venue for the Examination, well in advance of the date of the Online Examination.

- 1) **PROCEDURE FOR OBTAINING CALL LETTERS FOR ATTENDING ONLINE TEST:**
All eligible candidates will be required to download their call letter for on-line examination and the Information Handout from the Bank's website tentatively after 20.10.2016. Date of commencement of downloading interview call letters for all the posts will be intimated by way of separate notice on the Bank's website. Hence, candidates are advised to visit the bank's website frequently for the date of commencement of downloading of on-line examination/interview call letters. Candidates should note that the call letters will not be sent through any other mode.
- 2) In case of any difficulty in downloading the call letter, the candidate should contact the Help Desk as mentioned in FAQs with regard to downloading the call letter.

Candidates are advised to regularly visit the Bank's website for updates/ notices/ instructions.

Last Date for Registration of On-line Applications : 30.09.2016

Decision of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates

**GENERAL MANAGER (HRD)
CENTRAL BANK OF INDIA**