



RESERVE BANK OF INDIA SERVICES BOARD, MUMBAI

Advt. No. 3A/2015-16

(This advertisement and the link to apply Online can be accessed on RBI Website www.rbi.org.in)

1. Applications (App.) are invited for the post mentioned below in Reserve Bank of India (RBI/Bank) from Indian citizens, citizens of Nepal and subjects of Bhutan, persons of Indian origin who have migrated from Myanmar and Sri Lanka with the intention of permanently settling in India and in whose favour Eligibility Certificates have been issued by Government of India.

Post	Number of Vacancies				TOTAL
	Unreserved i.e., General (GEN/UR)	Scheduled Castes (SC)	Scheduled Tribes (ST)	Other Backward Classes (OBC)#	
Officers in Grade 'B' (General) Direct Recruitment - (DR)	67	15	13	39	134*

#Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'.
*Out of 134 vacancies mentioned above, 04 vacancies are reserved for candidates belonging to Persons with Disability (PWD) category - one vacancy each for Visually Handicapped (VH), Orthopedically Handicapped (OH), and two vacancies for Hearing Impaired (HI). Persons with Disability may belong to any category - GEN/SC/ST/OBC.

Note for PWD candidates:

- The degree of disability should be (i) Minimum 40% in case of Orthopedically Handicapped persons, (ii) Minimum 40% in case of Hearing Impaired- sense of hearing is non-functional for ordinary purposes of life; do not hear, understand sounds at all even with amplified speech; hearing loss more than 60 decibels in the better ear (profound impairment) or total loss of hearing in both ears, and (iii) For Visually Handicapped candidates either of the following conditions should be fulfilled:
 - Total absence of sight.
 - With visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses.
 - With limitation of the field of vision subtending an angle of 20 degrees or worse.
- PWD candidates should possess a latest certificate to this effect issued by an authorized Government of India/State Government Department/Hospital.
- Within the overall notified total vacancies, PWD candidates belonging to any of the three categories of disability will be considered for selection, subject to their suitability, over and above the vacancies, notified for PWD in this advertisement, in order to clear the backlog of PWD vacancies.
- Backlog vacancies reserved for PWD would be filled by a person with disability in the respective category. If no suitable person from that category is available, such backlog vacancies would be filled up by interchange among other eligible PWD categories.
- PWD candidates may belong to any category (i.e. General/SC/ST/OBC). Reservation for PWD is horizontal and within the overall vacancies for the post.
- Only following categories of PWD are eligible to apply for this post:
 - OH candidates: OA - One arm affected (Right or Left); BL - Both legs affected but not arms; OL - One leg affected (Right or Left),
 - HI candidates: PD - Partially Deaf; D - Deaf
 - VH candidates: B - Blind; LV- Low Vision
- At the time of online examination, only those PWD candidates who have physical limitation in typing/writing, including that of speed would be allowed the facility to use the service of a scribe. In all such cases where a scribe is used, the following rules will apply:
 - The candidate will have to arrange his/her own scribe/writer.
 - The candidate will have to give a suitable undertaking, in the prescribed format at the time of written examination.
 - All VH candidates and only those candidates who use services of a scribe/writer shall be eligible for compensatory time of 20 minutes and/or part thereof for every hour of the examination.
- Detailed instructions for PWD candidates regarding availing services of scribe and allotment of extra/compensatory time will be made available on Bank's website (www.rbi.org.in) at the time of uploading of Admission Letters for Phase-I & Phase-II examinations.

Before applying, candidates should ensure that they fulfill the eligibility criteria for the post. The Reserve Bank of India Services Board, hereinafter referred to as 'Board', would admit to the Examinations all the candidates applying for this post with the requisite fee/intimation charges (wherever applicable) on the basis of the information furnished in the ON-LINE application and shall determine their eligibility only at the final stage i.e. interview stage. If at that stage, it is found that any information furnished in the ON-LINE application is false/incorrect or if according to the Board, the candidate does not satisfy the eligibility criteria for the post, his/her candidature will be cancelled and he/she will not be allowed to appear for interview.

Candidates are requested to apply only ON-LINE through Bank's website www.rbi.org.in No other mode for submission of application is available.

Help Facility: In case of any problem in filling up the form, payment of fee/intimation charges, or in downloading of Admission Letter, queries may be made by emails at ibps@ibps.in Don't forget to mention 'RBI Officer-in Grade 'B'-DR' in the subject of the email.

IMPORTANT DATES:*

Event	Important Dates
Website Link Open - For On-Line Registration of Applications and Payment of Fees/Intimation Charges	October 5 to 23, 2015
Phase-I Online Examination	November 21 & 22, 2015 [§]
Phase-II Online Examination	December 7, 2015 [£]

* The Board reserves the right to make any change in these dates.

§ Candidate will have to appear in only one shift of Phase-I online examination on any one of these days.

£ Candidate will have to appear in all the shifts of Phase-II online examination.

2. ELIGIBILITY CRITERIA:

- Age (as on 01/10/2015):** Between 21 and 30 years (candidates must have been born not earlier than 02/10/1985 and not later than 01/10/1994). For candidates possessing M.Phil. and Ph.D. qualification, upper age limit will be 32 and 34 years respectively. For candidates having experience as an officer in Commercial Bank/ Financial Institution in Public Sector as also prior experience in Reserve Bank of India, upper age limit is relaxed to the extent of number of years of such experience, subject to a maximum of three years. For such candidates, upper age limit should not exceed 33 years including experience. For experience, probationary period will not be reckoned. Refer item 8 below for relaxation in upper age limit for specified categories.
- Educational Qualifications (as on 01/10/2015):** A minimum of 60% marks (50% in case of SC/ST/PWD) or an equivalent grade in Bachelor's degree as well as in 12th and 10th standard examinations. The minimum qualifying percentage or an equivalent grade for the Bachelor's Degree will be in aggregate for all semesters/years.

NOTE:

- Some Universities/Institutes/Boards do not award Class or percentage of marks and allot Aggregate Grade Points (e.g. CGPA/OGPA/CPI, etc.). In case University/Institute/Board defines criteria for conversion of Aggregate Grade Point into percentage of marks, the same will be accepted. However, where the University/Institute/Board does not define criteria for conversion of Aggregate Grade Point into percentage of marks, in the degree/passing certificates, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10 point scale	Aggregate Percentage of Marks
6.75	60%
5.75	50%

- Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.
- Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per item (1) above.

- Number of attempts:** Candidates belonging to unreserved i.e. General Category, who had already appeared **Six** times for Phase-I Examination for this post in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PWD, if the posts are reserved for them.

- SCHEME OF SELECTION:** Selection will be through ON-LINE Examinations and interview. Examinations will be held in two phases as described in following paragraphs.

- Phase-I online Examination (Objective Type):** This Paper for 200 marks will be held on November 21/22, 2015. Depending on the number of candidates, the examination may be held on some other days also. A candidate, however, has to appear for examination in only one shift on any day. The date, time and venue on which a candidate has to appear for examination will be specified in the Admission Letter (AL) to be downloaded by the candidate. The 'corrected-scores' obtained by each of the candidates in different sessions (if held) will be normalized using equipercentile method. The Paper consists tests of (i) General Awareness (ii) English Language (iii) Quantitative Aptitude and (iv) Reasoning, with composite time of 120 minutes. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the Admission Letter for examination from the RBI website.

Candidates have to secure minimum marks separately for each test as well as aggregate, as prescribed by the Board. Candidates, who secure minimum marks separately for each Test, as prescribed, will be shortlisted for Phase-II of the examination based on the aggregate marks obtained in Phase-I. The minimum aggregate cut-off marks for being shortlisted for Phase-II of the examination will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted for Phase-II examination will be published on RBI web-site, tentatively within a week after Phase-I examination.

- Phase-II online Examination:** The Phase-II online Examination will be conducted on December 7, 2015, only for the candidates who are shortlisted on the basis of results of Phase-I. The Phase-II examination will be in shifts. Candidates are required to appear for all shifts. Separate Admission Letters will be issued for each shift. The time-table for Phase-II will be intimated to the candidates concerned along with Admission Letters for Phase-II. Phase-II online examination will consist of three papers as under:

Name of Paper	Type of Paper	Time (Minutes)	Marks
Paper-I: Economic and Social Issues	Objective Type	90	100
Paper-II: English (Writing Skills)	Descriptive, to be typed with the help of the keyboard	90	100
Paper-III: (Optional) Finance and Management or Economics or Statistics	Objective type	90	100

NOTE: In Paper-III, candidates have to choose one of the three subjects at the time of online application. All question papers (in both the Phases, except the test of English) will be set bilingually in Hindi and English.

- Interview:** Candidates will be shortlisted for the interview, based on aggregate of marks obtained in Phase-II (Paper-I + Paper-II + Paper-III). The minimum aggregate cut off marks for being shortlisted for Interview will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted for interview will be published on RBI website at appropriate time and interview call letters will be sent on registered email ID. Interview will be of 50 marks. Candidate may opt for interview either in Hindi or English. Final Selection will be through merit list which will be prepared by adding marks secured by candidates in Phase-II examination and interview.

4. SYLLABI (Phase-II)

Paper-I - Economic and social Issues:

Growth and Development - Measurement of growth: National Income and per capita income - Poverty Alleviation and Employment Generation in India - Sustainable Development and Environmental issues. Economic Reforms in India - Industrial and Labour Policy - Monetary and Fiscal Policy - Privatization - Role of Economic Planning. Globalization - Opening up of the Indian Economy - Balance of Payments, Export - Import Policy - International Economic Institutions - IMF and World Bank - WTO - Regional Economic Co-operation. Social Structure in India - Multiculturalism - Demographic Trends - Urbanization and Migration - Gender Issues - Social Justice : Positive Discrimination in favor of the under privileged - Social Movements - Indian Political System - Human Development - Social Sectors in India, Health and Education.

Suggested reference material:

Books:

- Indian Economy: Uma Kapila. (Series of Books), 2. Indian Economy: Mishra Puri. (Latest Edition), 3. Growth And Development: Devraj Ray, 4. Sociology: C.N. Shankar Rao.

News Papers:

- Economic Times, 2. Hindu, 3. Business Standard.

Weekly/Monthly Magazines/Bulletins/Reports:

- Economic and Political Weekly, 2. Southern Economist, 3. Yojana, 4. Business India 5. RBI Bulletins.

Reports:

- World Development Report, 2. Economic Survey of India.

Paper-II -English (Writing Skills):

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic.

Paper-III - Finance and Management/Economics/Statistics:

(A) Finance and Management :

(I) Finance

(a) Financial System

1. Regulators of Banks and Financial Institutions
2. Reserve Bank of India- functions and conduct of monetary policy, Banking System in India, Financial Institutions - SIDBI, EXIM, NABARD, NHB, etc.

(b) Financial Markets

Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.

(c) General Topics

1. Risk Management in Banking Sector
2. Basics of Derivatives: Forward, Futures and Swap
3. Changing Landscape of Banking sector
4. Recent Developments in the Financial Sector, Portfolio Investment, Public Sector Reforms, Disinvestments
5. Financial Inclusion- use of technology
6. Alternate source of finance, private and social cost-benefit, Public-Private Partnership
7. Corporate Governance in Banking Sector, role of e-governance in addressing the issues of corruption and inefficiency in the government sector.
8. The Union Budget - Direct and Indirect taxes; Non-tax sources of Revenue, GST, Thirteenth Finance Commission and GST, Finance Commission, Fiscal Policy, Fiscal Responsibility and Budget Management Act (FRBM),
9. Inflation: Definition, trends, estimates, consequences, and remedies (control): WPI, CPI - components and trends.

Suggested reference material:

- a. *An introduction to Economics - A W Stonier and D C Hauge*
- b. *Monetary Theory and Public Policy - Kenneth Kurihara*
- c. *Indian Economy - Mishra and Puri*
- d. *Indian Economy - R.Dutt and KPM Sundaram*
- e. *Economic Growth and Development - Mayer and Baldwin*
- f. *Major economic newspapers and Economic and Political Weekly*
- g. *Public Finance - K K Andley and Sundaram*
- h. *Financial Management - Prasanna Chandra*

(II) Management:

Management: its nature and scope; The Management Processes; Planning, Organisation, Staffing, Directing and Controlling; The Role of a Manager in an Organisation. Leadership: The Tasks of a Leader; Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader. Human Resource Development: Concept of HRD; Goals of HRD; Performance Appraisal - Potential appraisal and development - Feedback and Performance Counselling - Career Planning - Training and Development - Rewards - Employee Welfare. Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale. Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology. Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance.

The questions on this section will be basic in nature.

(B) Economics

(a) Microeconomics

1. Consumers behaviour and firms; value of resources like land, labour and capital
2. Markets-monopoly, perfect and imperfect competition
3. General Equilibrium of price and activity, economic welfare and case for regulatory/policy interventions

(b) Macroeconomics

1. Measuring national income and its components; basic macro identities and idea of macro-balance; Goods and Financial Market Equilibrium (IS-LM Framework)
2. Major macro-economic school of thoughts; Classical, Keynesian and Monetarist
3. Consumption and Investment demand; demand management policies and their effectiveness
4. Money demand and supply; monetary and fiscal policies

(c) International Economics

1. Benefit of International trade; comparative and absolute advantage; effect of International trade on resources allocation and factor price equalisation; non-conventional trade barriers, optimum currency areas and effect of customs union
2. International finance and exchange rates issues in an open economy, benefits and costs of an inter-connected financial markets; evolution of international financial architecture

(d) Public Economics

1. Public Goods, instruments of financing, government tax and non-tax revenue
2. Direct and Indirect taxes, efficiency costs of commodity taxes, income taxation, labour supply and savings, corporate taxation and corporate behaviour
3. Government expenditure policy-various components, deficit financing and its impact on the economy, government debt and crowding out of private capital

(e) India's Economy and Development Issues

1. India's experimentations with planned development models and the outcomes, structural issues-savings and investment, demography, urbanization, productivity, etc., issues with poverty, inequality and employment
2. Agriculture- policy and developments, manufacturing competitiveness; what is holding India back, role of public sector enterprises in the key economic sectors, India's resilient service sector; trade, tourism, communication, ITES, etc.
3. Financial sector regulation and reforms-banking, insurance and capital market, fiscal policy and the changing priorities of government, emergence of monetary policy and its new role

Suggested reference material:

- a. *Microeconomics, Student Value Edition (8th edition) by Robert Pindyck, Daniel Rubinfeld*
- b. *Intermediate Microeconomics : A modern Approach (8th edition) by Hal R. Varian*
- c. *Macroeconomics (2011) by Rudiger Dornbusch, Stanley Fisher, Richard Starz*
- d. *Macroeconomics by N.Gregory Mankiw, (Seventh Edition),*
- e. *International Economics (2013) by Domimick Salvatore*
- f. *International Economics (2011) by Paul Krugman and Maurics Obstfeld*
- g. *International Finance and Open Economy Macroeconomics (1993) by Francisco L. Rivera- Batiz, Luis A.Rivera- Batiz*
- h. *Public Finance in Theory and Practice (1989) by Richard Abel Musgrave and Peggy B.Musgrave*

i. *The Concise Oxford Companion to Economics in India, Edited by Kaushik Basu & Annemie Maertens*

j. *Indian Economy since Independence (2014) edited by Uma Kapila*

k. *Indian Economy : Performance and Policies (2015) edited by Uma Kapila*

l. *India Development Report (2015) edited by S. Mahendra Dev*

(C) Statistics:

(1) Probability: Random variables, Theorems of probability, Conditional probability, Independent events, Bayes' theorem and its application, expectation, moments, distribution functions, Binomial, Poisson, Geometric, Exponential, Negative binomial, Hyper geometric, Cauchy, Laplace, Logistic, Pareto, Log-normal, Beta and Gamma distributions, Weibull, Uniform, Bivariate normal distribution and truncated distributions, Markov's inequality, Chebyshev's inequality, Cauchy-Schwarz inequality, Laws of large numbers, Central limit theorems and applications.

(2) Statistical Methods: Population and sample, Measures of central tendencies Parameter and Statistic, Correlation and Regression, intra-class correlation, multiple and partial correlations, Spearman's coefficient of rank correlation, Z, chi-square, t and F statistics and their properties and applications, Large sample distributions, Variance stabilizing transformations, sin inverse, square root, logarithmic and z transformation.

(3) Linear Models: General Linear models, BLUE, method of least squares, Gauss-Markoff theorem, estimation of error variance, Simple and Multiple linear regression models, Important assumptions and treatments in case of assumption's violation, Regression diagnostics, Analysis of variance in one, two and three-way classifications, Analysis of Covariance in one and two-way classifications.

(4) Statistical Inference: Properties of estimators, MVUE, Rao-Blackwell and Lehmann-Scheffe theorems, Cramer-Rao inequality, methods of estimation, properties of maximum likelihood and other estimators, confidence intervals. Simple and composite hypotheses, Type I and Type II errors, size and power of a test, Most Powerful and Uniformly Most Powerful tests, Neyman-Pearson lemma, Likelihood Ratio test and its properties and applications. SPRT, OC and ASN functions, Tests of goodness of fit. Parametric vs. Non-parametric Test, Frequently-used non-parametric inferential statistical methods.

(5) Multivariate Analysis: Bivariate and Multivariate normal distribution, marginal and conditional distribution, Estimation of mean vector and covariance matrix, Asymptotic properties of estimators, Sampling distribution of \bar{X} and S, Mahalanobis D^2 and Hotelling's T^2 and its applications.

(6) Optimisation Techniques and Statistical Quality Control: Linear Programming, Transportation Problem, Assignment Problem, Basics of Simulation, Quality control, Process Control and Product Control, control charts, Acceptance Sampling plan, single and double sampling plans (ASN, OC, ATI, LTPD, AOQL).

(7) Sample Surveys and Design of Experiments: Simple and Stratified random sampling, ratio and regression methods of estimation, Double sampling, Systematic, Cluster, two stage and PPS sampling. Sampling and Non-sampling errors. Principles of Design of Experiments, Completely Randomized Design, Randomized Block Design, Latin Square Design, missing plot technique, 2^2 and 2^3 factorial designs, Split-Plot Design and Balanced Incomplete Block Design, Fractional factorial experiments

(8) Applied Economic Statistics: Time Series vs. cross sectional data, Multiplicative and additive models, Auto-correlation, Partial autocorrelation, Smoothing techniques, Seasonal and cyclical adjustment. Price and Quantity Index numbers, Types of index numbers and their properties. Chain and Fixed base index numbers, Cost of Living Index numbers, Wholesale Price Index, Consumer Price Index, Index of Industrial Production, Gini's coefficient, Lorenz curves, Application of Pareto and Lognormal as income distributions.

(9) Vital Statistics: Sources of vital statistics compilation, Errors in census and registration data, Measurement of population, rate and ratio of vital events, Stationary and Stable population, Life Tables, Measures of Fertility, Mortality and Reproduction, Crude rates of natural growth, Pearl's Vital Index.

(10) Numerical Analysis: Principles of floating point computations and rounding errors, Linear Equations factorization methods, pivoting and scaling, residual error correction method, Iterative methods, Jacobi, Gauss-Seidel methods, Newton and Newton like methods, unconstrained optimization, Lagrange interpolation techniques, Cubic Splines, Error estimates, Polynomials and least squares approximation; Integration by interpolation, adaptive quadratures and Gauss methods.

(11) Basic Computer Applications: Functional organization of computers, algorithms, basic programming concepts, Program testing and debugging, Subprograms and Subroutines, Sorting/searching methods, Database Management Systems, Software Engineering, Basic of Networking, Internet Technologies, Web and HTML, Distributed systems, Programming using C, MINITAB and FORTRAN.

Suggested reference material:

1. *Atkinson, K.E. (1989): An Introduction to Numerical Analysis, Wiley.*
2. *Bhat, B.R. (2007): Modern Probability Theory, New Age International.*
3. *Cochran, William G. (1977): Sampling Techniques. John Wiley and Sons, New York*
4. *Das, M.N. and N.C.Giri (1986): Design and Analysis of Experiments. Wiley Eastern Ltd.*
5. *Draper, N.R. and H.Smith (1998): Applied Regression Analysis, John Wiley & Sons.*
6. *Goon, A.M., M.K.Gupta and B.Dasgupta (2001): Fundamentals of Statistics. (2 Vols.), World Press, Kolkata.*
7. *Gibbons, J.D. & S.Chakrabarti (2007): Non parametric Statistical Inference, Chapman and Hall.*
8. *Gupta, S.C. and V.K. Kapoor (2007): Fundamentals of Mathematical Statistics, Sultan Chand and Sons.*
9. *Gupta, S.C. and V.K. Kapoor (2008): Fundamentals of Applied Statistics, Sultan Chand and Sons.*
10. *Hollander Myles and Douglas A. Wolfe (2006): Non Parametric Statistical method, Wiley.*
11. *Kshirsagar, A.M. (1983): A Course in Linear Models Marcel Dekker, New York.*
12. *Montgomery, D. C. (2008): Design and Analysis of Experiments, John Wiley and Sons.*
13. *Montgomery, D.C., E.A.Peck and G.G.Vining (2006): Introduction to Linear Regression Analysis, John Wiley and Sons.*
14. *Murthy, M.N. (1967): Sampling Theory and Methods. Statistical Publishing Society, Kolkata.*
15. *Rajaraman, V. (2010): Fundamentals of Computers, Prentice-Hall India.*
16. *Rohatgi, V. K. and A. K. Md. Ehsanes Saleh (2009): An Introduction to Probability and Statistics, John Wiley and Sons.*
17. *Saxena, H.C. (2005): Finite Differences and Numerical Analysis, S. Chand and Co.*
18. *Silberschatz, A., H.F.Korth and S.Sudarshan (1997): Database System Concepts, McGraw-Hill.*
19. *Sinha, P.K. (2010): Computer Fundamentals, University Science Press.*
20. *Sukhatme, P.V., B.V. Sukhatme, S. Sukhatme and C.Asok (1984): Sampling Theory of Surveys with Applications, Iowa State University Press, Iowa, USA.*
21. *Swaroop, K., P.K. Gupta and M.M.Singh (1985): Operations Research, Sultan Chand and Sons.*
22. *Taha, H.A. (1982). Operations Research: An Introduction, Macmillan Publishing Company.*

5. **PRE-EXAMINATION TRAINING FOR SC/ST/OBC/PWD CANDIDATES:** The Bank will arrange free of cost combined pre-examination training for Phases I and II of the examination for SC/ST/OBC/PWD candidates, at some of the centres where the Bank has its offices. Candidates who desire to avail of the training may apply (by post or email) separately to the Regional Director/General Manager, Reserve Bank of India at any one of the centres marked (**) below, whichever is convenient to them in the format furnished below on or before October 24, 2015, indicating optional subject in Phase- II exam. **Candidates should not send their application for training to the Reserve Bank of India Services Board's Office (Board) as the Board will not entertain such applications.**

FORM OF APPLICATION FOR TRAINING

The Regional Director/General Manager Place:
Reserve Bank of India Date:
Human Resource Management Department

** _____

Dear Sir/Madam

Pre-examination training - Officers in Gr-'B'-Gen. (DR)- BY 2015

I have applied to the Reserve Bank of India Services Board (RBISB) for the post of Officer in Gr-'B'-Gen. (DR) - BY 2015. Please register my name for training in English/Hindi# medium. I enclose an attested copy of the Caste/PWD Certificate. I note that I will have to make my own arrangements for stay and meet all my expenses. I also note that undergoing the training will not confer on me any right to be called for the Examination or for recruitment in the Bank's service.

Yours faithfully,

(Signature)

Name and Address:.....

Provisional application Registration No. Optional subject

Encl.: Attested copy of the Caste/PWD Certificate and online registered application

Delete inapplicable.

(Note: Training in Hindi will be held only if sufficient numbers of candidates are registered)

****Postal Addresses and email of the Centre:** One Centre to be chosen from the list given below:

Ashram Road, Ahmedabad-380014 (rdahmedabad@rbi.org.in); 10/3/08, Nrupatunga Road, Bangalore-560001 (rdbangalore@rbi.org.in); Hoshangabad Road, Bhopal-462011 (rdbhopal@rbi.org.in); Pt. Jawaharlal Nehru Marg, Bhubaneswar-751001 (rdbhubaneswar@rbi.org.in); Central Vista, Opp. Telephone Bhawan, Sector 17, Chandigarh-160017 (rdchandigarh@rbi.org.in); 16, Fort Glasis, Rajaji Salai, Chennai-600001 (rdchennai@rbi.org.in); Station Road, Panbazar, Guwahati-781001 (rdguwahati@rbi.org.in); 6-1-56, Secretariat Road, Saifabad, Hyderabad-500004 (rdhyderabad@rbi.org.in); Rambagh Circle, Tonk Road, Jaipur-302004 (rdjaipur@rbi.org.in); Rail Head Complex, Jammu-180012 (rdjammu@rbi.org.in); M.G. Road, Kanpur-208001 (rdkanpur@rbi.org.in); Ernakulam North, Kochi-682018 (gminckochi@rbi.org.in); 15, Netaji Subhash Road, Kolkata-700001 (rdkolkata@rbi.org.in); 8-9, Vipin Khand, Gombi Nagar, Lucknow-226010 (rdlucknow@rbi.org.in); Plot No.3, Sector 10, H.H. Nirmaladevi Marg, CBD Belapur, Navi Mumbai-400614 (cgmbelapur@rbi.org.in); Main Office Building, Dr. Raghavendra Rao Road, Civil Lines, Nagpur-440001 (rdnagpur@rbi.org.in); 6, Sansad Marg, New Delhi-110001 (rdnewdelhi@rbi.org.in); 7th Floor, Gera Imperium-II, Patto, Panaji, Goa-403001 (dgmpnanaji@rbi.org.in); South Gandhi Maidan, Patna-800001 (rdpatna@rbi.org.in); College of Agricultural Banking, Reserve Bank of India, University Road, Pune-411016 (principalcab@rbi.org.in); Bakery Junction, Thiruvananthapuram-695033 (rdthiruvananthapuram@rbi.org.in).

6. EXAMINATION CENTRES:

(I) **The online Examination for Phase-I** will be held at the following Centres.

State/UT	Centre
Andaman & Nicobar	Port Blair
Andhra Pradesh and Telangana	Guntur, Narasaraopet, Hyderabad, Rangareddy-Kodada, Karimnagar, Warangal, Rajahmundry, Kakinada, Tirupati, Chittoor, Vijaywada, Kanchikacherla, Gudlavalleru, Eluru, Vishakhapatnam, Vizianagaram
Arunachal Pradesh	Itanagar, Naharlagun City
Assam	Dibrugarh, Guwahati, Jorhat, Silchar
Bihar	Bhagalpur, Muzaffarpur, Patna
Chandigarh	Chandigarh
Chattisgarh	Raipur, Bilai
Daman & Diu	Jamnagar
Goa	Varna
Gujarat	Ahmedabad, Gandhi Nagar, Bhavnagar, Jamnagar, Rajkot, Surat, Vadodara
Haryana	Hissar, Karnal, Rohtak
Himachal Pradesh	Shimla
Jammu & Kashmir	Jammu
Jharkhand	Bokaro, Dhanbad, Jamshedpur, Ranchi
Karnataka	Belgaum, Bagalkot, Bengaluru, Chikaballapur, Kolar, Tumkur, Gulbarga, Bidar, Hubli, Dharwad, Haliyal, Gadag, Mangalore, Mysore, Mandya, Udipi
Kerala	Kannur, Kasargod, Kochi, Alappuzha, Kottayam, Pathanamthitta, Kozhikode, Malappuram, Thrichur, Palakkad, Thiruvananthapuram, Kollam, Nagarcoil
Lakshwadeep	Kavarrati
Madhya Pradesh	Bhopal, Gwalior, Indore, Jabalpur
Maharashtra	Aurangabad, Kolhapur, Mumbai, Navi Mumbai, Thane, Nagpur, Nasik, Pune, Solapur
Manipur	Imphal
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima
New Delhi	Delhi-NCR
Orissa	Balasore, Berhampur (Ganjam), Bhubaneswar, Cuttack, Sambalpur
Puducherry	Puducherry, Cuddalore, Villupuram
Punjab	Amritsar, Bhatinda, Jalandhar, Ludhiana, Mohali, Patiala
Rajasthan	Ajmer, Jaipur, Jodhpur, Kota, Udaipur
Sikkim	Gangtok, Bardang City
Tamilnadu	Chennai, Vellore, Coimbatore, Erode, Thirupur, Madurai, Virudhunagar, Dindigul Salem, Namakkal, Thiruchirappalli, Perambalur, Pudukottai, Thanjavur, Tirunelveli, Kanyakumari, Tuticorin
Tripura	Agartala
Uttar Pradesh	Agra, Allahabad, Bareilly, Gorakhpur, Kanpur, Lucknow, Meerut, Varanasi
Uttarakhand	Dehradun, Haldwani, Nainital, Roorkee City
West Bengal	Berhampore (WB), Durgapur, Kolkata, Greater Kolkata, Howrah, Hooghly, Kalyani, Siliguri

Note:

- (i) Board, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, depending upon the response, administrative feasibility, etc.
- (ii) As far as possible candidates will be allotted to a centre of his/her choice. However, Board also reserves the right to allot any centre to the candidate other than the one he/she has opted for.
- (iii) Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses. The Board does not make any arrangements for boarding/lodging of candidates. Board will not be responsible for any injury or losses etc. of any nature during the course of Examination.
- (iv) No request for change of centre for Examination shall be entertained.

(II) **The online examination for Phase-II** will be held at the following Centres:

Name of the Centres			
Ahmedabad	Chennai	Kanpur	Nagpur
Bangalore	Guwahati	Kochi	New Delhi
Bhopal	Hyderabad	Kolkata	Patna
Bhubaneswar	Jaipur	Lucknow	Pune
Chandigarh	Jammu	Mumbai	Thiruvananthapuram

Separate Admission letters will be issued for each shift of Phase-II examination.

The Interview will be held at some of the above Centres which will be communicated in the interview call letter.

Candidates can select only one centre for Phase-I and one centre for Phase-II separately and must indicate the choice of centres in the online application. Choice of Centre by candidates for Phase-I and Phase-II Examinations can be different and must be indicated in the online application. Centre and dates of Examinations are liable to be changed at the Board's discretion. In the event of cancellation of Examinations at any centre, the Board may at its discretion allot an alternative centre to the candidates concerned. Admission Letters (AL) for the online Examination for Phase-I & Phase-II should be downloaded by the candidates from the link provided in the Bank's website i.e. www.rbi.org.in at appropriate time. Candidates will not be admitted to the examinations without the AL.

7. APPLICATION FEE AND INTIMATION CHARGES: (Non Refundable)

Sr. No.	Category	Charges	Amount *
1.	SC/ST/PWD	Intimation Charges only	₹ 100/-
2.	GEN/OBC	App. Fee including intimation charges	₹ 850/-
3.	STAFF*	Nil	Nil

*Bank/Transaction charges are to be borne by the candidate.

*Fee/Intimation charges waiver is only for those employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide its circular CO. HRMD. No. G-75/5599/05.01.01/2013-2014 dated December 20, 2013. Their status as staff candidate will be verified at the time of interview. In case they are not eligible to be treated as staff candidates (in terms of above referred HRMD circular), they are advised to indicate themselves as non-staff candidates and pay fees/intimation charges as applicable to non-staff candidates.

Fee/Intimation charges once paid will NOT be refunded on any account. Fees are required to be paid only in the manner prescribed in this advertisement [item 11(c) below].

8. RELAXATION IN THE UPPER AGE LIMIT:

Upper age is relaxable by -

- (a) Three years in the case of OBC candidates if the posts are reserved for them.
- (b) Five years in the case of: i) SC/ST candidates if the posts are reserved for them ii) Ex-employees of banking institutions whose services had to be terminated for reasons of economy or as a result of bank going into liquidation and personnel retrenched from Government Offices after at least one year's service and currently registered with Employment Exchange, iii) Ex-servicemen (including Emergency Commissioned Officers/Short Service Commissioned Officers) provided applicants have rendered at least five years continuous Military Service and have been released on completion of assignment (including those whose assignment is due to be completed within one year) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability or have been released on account of physical disability attributable to Military Service or on invalidment, iv) Emergency Commissioned Officers/Short Service Commissioned Officers who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues certificates that they would be released on selection within three months from the date of receipt of offer of appointment, v) Candidates who had ordinarily been domiciled in Kashmir Division of the State of Jammu and Kashmir between 1st January, 1980 and 31st December, 1989.
- (c) 10 years for PWD(GEN); 13 years for PWD(OBC) and 15 years for PWD(SC/ST) candidates.
- (d) For eligible staff candidates the relaxation in age limit is according to RBI circular CO. HRMD. No. G-75/5599/05.01.01/2013-2014 dated December 20, 2013.

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

9. SERVICE CONDITIONS/CAREER PROSPECTS:

(i) **Pay Scale:** Selected Candidates will draw a starting basic pay of ₹ 21,000/- p.m. in the scale of ₹ 21000-1000-30000-EB-1000-32000-1100-36400 applicable to Officers in Grade B and they will also be eligible for Dearness Allowance, Local allowance, House Rent Allowance, Family allowance, and Grade Allowance as per rules in force from time to time. At present, initial monthly Gross emoluments are approximately ₹ 54,970/-

Note: For candidates possessing very high academic or professional qualification/experience of significant value to the Bank, the Bank may, at its sole discretion, consider granting up to four advance increments. The Board, at its sole discretion, may consider requests for higher emoluments on account of higher qualification/special experience of value to the Bank at the interview stage only. Such information may be furnished in the Bio-data Form in the appropriate column. The number of maximum increments will be four. The Board/Bank will not entertain any request received after the interview.

- (ii) **Perquisites:** Bank's accommodation subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalization as per eligibility. Interest free festival advance, Leave Fare Concession (once in two years for self, spouse and eligible dependents). Loans and Advances at concessional rates of interest for Housing, Car, Education, Consumer Articles, Personal Computer, etc. Selected candidates will be governed by 'the defined contribution New Pension Scheme (NPS)', in addition to the benefit of Gratuity.
- (iii) At certain centres, limited number of residential quarters are available. Facility for securing residential accommodation on lease, however, exists at all centres.
- (iv) Initial appointment will be on probation for a period of two years. At Bank's discretion, the probationary period may be extended upto a maximum period of four years.
- (v) There are reasonable prospects for promotion to higher grades.
- (vi) Selected candidates are liable to be posted and transferred anywhere in India.

10. GENERAL RULES/INSTRUCTIONS:

- (i) Candidate who is eligible and desires to apply for the above post, should submit an online application with requisite fee/intimation charges (wherever applicable). The candidates have to apply in online mode only. Before applying online, a candidate will be required to have a valid E-mail ID (which should remain active during the entire recruitment process), scanned (digital) image of his/her photograph and signature as per the specifications given in item 12 below.
- (ii) Candidates need not submit/send at any address, application printouts or any certificates or copies thereof at the time of online application (No offline/hard copy of applications will be accepted). Their candidature will be considered on the strength of the information furnished in the online application. If at any stage, it is found that any information furnished in the online application is false/incorrect or if according to the Board, the candidate does not satisfy the eligibility criteria, his/her candidature/appointment will be cancelled/terminated.
- (iii) Fees/Intimation Charges sent in any other manner not prescribed in this advertisement and/or the application submitted without depositing the fee/intimation charges (unless exempted) would be rejected and no correspondence shall be entertained in this regard.
- (iv) All educational qualifications must have been obtained from recognized universities/institutions/Boards in India or abroad. If grades are awarded instead of marks, candidates should clearly indicate their numerical equivalent.
- (v) Candidates should satisfy themselves about their eligibility for the post applied for. The Board would admit to the online Examination all the candidates applying for the above posts with the requisite fee/Intimation Charges (wherever applicable) on the basis of the information furnished in the online Application and shall determine their eligibility only at the final stage i.e. interview stage.
- (vi) The Board shall not entertain requests from the candidates seeking advice about their eligibility to apply.

(vii) **PROOF OF IDENTITY TO BE SUBMITTED AT THE TIME OF EXAMINATIONS:** In the examination hall for each shift, the Admission Letter/call letter along with a photocopy of the candidate's currently valid photo identity such as PAN Card/Passport/Driving Licence/Voter's Card/Bank Passbook with photograph/Photo identity proof issued by a Gazetted Officer on official letterhead/Photo identity proof issued by a People's Representative on official letterhead/valid recent Identity Card issued by a recognised college/university/Aadhar card with a photograph/Employee ID/Bar Council Identity card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the Admission Letter/Examination Call Letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination. E-Aadhar card and Ration card are not valid ID proofs for these examinations.

Note: Candidates have to produce in original the photo identity proof and submit a photocopy of the photo identity proof along with Admission Letter/Examination Call Letter while attending each shift of the examination without which they will not be allowed to take up the examination. For Phase-II examination, candidates will have to carry two/three photocopies of photo ID proof, as there will be two/three shifts. However, in Phase-I only one photocopy of photo ID will be sufficient. Candidates must note that the name (provided during the process of registration) as appearing on the call letters should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. In case of candidates who have changed their name, will be allowed only if they produce - original Gazette Notification/their original marriage certificate/affidavit in original, together with a photocopy. If there is any mismatch between the name indicated in the Admission Letter/Examination Call Letter and Photo Identity Proof, the candidate will not be allowed to appear for the examination.

(viii) The Board 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 Board reserves the right to cancel his/her candidature.

(ix) Board does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of last minute rush or for any other reason beyond the control of the Board.

(x) Not more than one online 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 and/interview will be summarily rejected/candidature cancelled.

(xi) The possibility for occurrence of some problems in the administration of the examinations cannot be ruled out completely, which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of RBI/SB/test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(xii) Candidates are advised to keep their e-mail ID/mobile number alive for receiving advices viz. Admission letters/Interview letters, etc. Candidates may check e-mails/ SMSes regularly.

(xiii) **Candidates employed in Government/Public Sector:** All candidates working in Government Sector, Government owned industrial undertakings, Public Sector Undertakings/Financial Institutions/Banks, Public Enterprises or other similar organisations, whether in a permanent or temporary capacity or as work-charged employees other than casual or daily rated employees, are required to inform their employer (Head of Office/Department) in writing, about applying for this recruitment, prior to the submission of their application online to the Board. At the time of applying online, candidates working in such organisations, are required to submit an undertaking that they have informed in writing about applying for this recruitment to their Head of Office/Department.

Candidates should note that in case a communication is received at Board from their employer, withholding permission to the candidate applying for this recruitment/appearing at the examination/interview, their application/candidature will be liable to be rejected/cancelled."

At the time of joining, the recommended candidates will have to bring proper discharge certificates from their PSU/Government/Quasi-Government employer.

(xiv) **Issue of Admission Letters for Phase-I & Phase-II** (on-line Examination): Candidates will have to visit the RBI website www.rbi.org.in and under the subheadings "OPPORTUNITIES@RBI>CURRENT VACANCIES> CALL LETTERS" search the URL for "Admission Letters and other information for Online Examination (Phase-I/II) for the post of Officer-Gr-'B'(Gen)-DR" for downloading admission letters for Phase-I from November 14, 2015 onwards and for Phase-II from November 30, 2015 onwards. Intimation for downloading admission letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for Admission Letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the Admission Letter. Candidate needs to affix recent recognizable photograph on the Admission Letters preferably the same as provided during registration and appear at the examination centre with (i) Admission Letters (ii) Photo Identity Proof as stipulated in the Admission Letters and two/three photocopies of the same Photo Identity Proof as brought in original.

(xv) In all correspondence with the Board, Registration number received on submission of application and Roll no. indicated in 'AL' must be quoted.

(xvi) Candidates will have to appear for both the phases of Examinations at their own expenses. However, candidates called for interview, will be reimbursed to and fro single II AC train fare as per Board norms.

(xvii) **The posts are also open to the employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide their circular CO. HRMD. No. G-75/5599/05.01.01/2013-2014 dated December 20, 2013 and who apply On-line within the closing date. Their status as staff candidate will be verified at the time of interview.**

(xviii) The Board does not furnish the mark-sheet to candidates. Marks obtained in Phase-I (On-line exam) will be made available on the Bank's website in an interactive mode, after shortlisting of candidates for Phase-II. However, the marks obtained in Phase-II Examination and Interview will be made available on the Bank's web-site in an interactive mode only after declaration of the final result.

(xix) Any canvassing by or on behalf of the candidates or to bring political or other outside influence with regard to their selection/recruitment shall be considered as disqualification.

(xx) In all matters regarding eligibility, conduct of examinations, interviews, assessment, prescribing minimum qualifying standards in both the Examination and interview, in relation to number of vacancies and communication of result, the Board's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard.

(xxi) **Action against candidates found guilty of misconduct/use of unfair means:** Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application. At the time of examination, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of -

- a. using unfair means or
- b. impersonating or procuring impersonation by any person or
- c. misbehaving in the examination/interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- d. resorting to any irregular or improper means in connection with his/her candidature or
- e. obtaining support for his/her candidature by unfair means, or
- f. carrying mobile phones, pagers, laptops, i-pads or any other similar electronic communication devices in the examination/interview hall, such a candidate may, in addition to rendering himself/herself liable to criminal prosecution, be liable:
 - to be disqualified from the examination for which he/she is a candidate
 - to be debarred either permanently or for a specified period from any examination conducted by the Board
 - for termination of service, if he/she has already joined the Bank

(xxii) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai only.

11. HOW TO APPLY ON-LINE:

Candidates have to apply only online through the Bank's website i.e. www.rbi.org.in from 05/10/2015 to 23/10/2015. No other means/mode of applications will be accepted. Detailed instructions for applying online are available on the website.

(A) Pre-Requisites for applying online: Before applying on-line, candidates should-

- (i) Scan their photograph and signature as detailed under guidelines for scanning the photograph and signature in item 12 of the advertisement.
- (ii) Keep the necessary details/documents ready to make online payment of the requisite application fee/intimation charges. The candidate is required to keep details about bio-data/necessary details ready to enable him/her to fill up the application form correctly and to make online payment of fees/intimation charges. The name of the candidate or his/her father/mother/husband, etc. should be spelt correctly in the application as it appears in the certificates/mark sheets.
- (iii) Candidates should have a valid E-mail ID which should be kept active till the declaration of final result. This is essential for him/her in getting communication/interview advice, etc. by E-mail. No change in E-mail ID will be entertained during the entire process of the recruitment.

(B) Procedure for applying Online:

- (i) Candidates satisfying the conditions of eligibility as on October 01, 2015 are first required to visit the URL "Recruitment for the post of "Officers in Gr.'B' (DR) General" on Bank's website i.e. www.rbi.org.in >Opportunities@RBI >Current Vacancies > Vacancies and click on the hyperlink "Applications (Apps)" in the Advertisement page for filling the 'Online Application'. It redirects the candidates to the online registration page.
- (ii) Candidates will have to enter their basic details and upload the photograph and signature in the online application form as per the specifications given in item 12 of the advertisement.
- (iii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-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.
- (iv) In case the candidate is unable to complete the application form in one go, he/she can save the data already entered by choosing "SAVE AND NEXT" tab. 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. 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.
- (v) 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 FINAL SUBMIT BUTTON.
- (vi) 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.
- (vii) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- (viii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed as given in item 12 of the advertisement.
- (ix) Candidates can proceed to fill other details of the Application Form.
- (x) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
- (xi) Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
- (xii) Click on 'Payment' Tab and proceed for payment.
- (xiii) Click on 'Submit' button.
- (xiv) Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application fees/intimation charges so collected shall be entertained by the Board.
- (xv) To avoid last minute rush, candidates are advised to pay the application fees/intimation charges and register online at the earliest.
- (xvi) Board does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

(C) Mode of Payment for Application Fee/Intimation Charges: Candidates have to make the payment of requisite fee/intimation charges through the online mode only:

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

- (ii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/Mobile Wallets
- (iii) 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.
- (iv) On successful completion of the transaction, an e-Receipt will be generated.
- (v) Non-generation of 'e-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
- (vi) 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.
- (vii) 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.
- (viii) To ensure the security of your data, please close the browser window once your transaction is completed.
- (ix) There is facility to print application form containing fee details after payment of fees upto 7/11/2015.

12. GUIDELINES FOR SCANNING & UPLODING THE PHOTOGRAPH & SIGNATURE:

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

- In case the face in the photograph or signature is unclear, the application may be rejected.
- Candidate may edit the application and re-upload the photograph/signature in such case.

(I) Photograph Image:

- Photograph must be a recent passport size colour picture, 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 head wear is allowed but it must not cover your face.

(II) Signature Image:

- The applicant has to sign on white paper in Black colour (in a box of 2 cm X 5 cm.).
- The signature must be signed only by the applicant and not by any other person.
- The Applicant's signature obtained on the admission letter and attendance sheet at the time of the examination should match with the uploaded signature. In case of mismatch, the candidate may be disqualified.

(III) Scanning the Photograph & Signature:

(A) Photograph:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set Colour to True Colour.
- Resolution 200 x 230 pixels (preferred).
- Size of file for photograph should be between 20KB-50KB.
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours, etc., during the process of scanning.

(B) Signature:

- Resolution 140 x 60 pixels (preferred).
- Size of file for signature should be between 10KB - 20KB.
- Ensure that the size of the scanned image is not more than 20KB.
- Crop the image of the signature in the scanner to the edge of the signature, then use the upload editor to crop the image to the final size (as specified above).

NOTE:

- (a) The images of photograph and signature files 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.
- (b) 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 MS Office Picture Manager.
- (c) 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. Similar options are available in other photo editor also.
- (d) If the file size and format are not as prescribed, an error message will be displayed.
- (e) While filling in the Online Application Form the candidate should fill in all his/her details on Page 1. After verifying that the details filled in are correct and clicking on the 'Submit/Next' button a link will be provided on Page 2 of the online application form to upload his/her photograph and signature.

(IV) Procedure for Uploading the Photograph and Signature:

- (i) There will be two separate links for uploading Photograph and Signature.
 - (ii) Click on the respective link "Upload Photograph/Signature".
 - (iii) Browse and carefully select the location where the Scanned Photo/Signature file has been saved.
 - (iv) Select the file by clicking on it.
 - (v) Click the 'Upload' button.
- Your Online Application will not be registered unless you upload your photo and signature as specified.

NOTE: IN CASE OF ANY CORRIGENDUM ISSUED ON THE ABOVE ADVERTISEMENT, AND FURTHER ANNOUNCEMENTS, IT WILL BE PUBLISHED ONLY ON BANK'S WEBSITE.

(Hindi version of this advertisement is available in Rozgar Samachar and Hindi website of Bank)