



National Housing Bank (NHB)

Recruitment of Officers in Junior Management Grade Scale I (Assistant Managers)

National Housing Bank is the apex Financial Institution in the country for housing, set up under an Act of Parliament and is a wholly owned subsidiary of Reserve Bank of India. The Bank is the regulator for Housing Finance Companies as also a significant provider of development finance. The Bank seeks to catalyze institutional funds to reduce housing shortage in the country through various development initiatives particularly rural housing and housing for economically weaker sections in urban areas. The Bank is mandated for the holistic development of the housing finance market in the country.

The Bank is an officer oriented, professionally managed institution with headquarters in Delhi and offices in Mumbai, Hyderabad, Bangalore, Chennai, Kolkata, Ahmedabad and Bhopal. The Bank seeks to promote excellence in its operations through research and analysis and adopting contemporary work practices and technology. The Bank has embarked on a number of path breaking initiatives which has attracted national and international attention. The Bank offers a modern, congenial, professional work environment and career opportunities for qualified, energetic, sincere men and women.

To meet the new challenges NHB requires talented and committed young professionals in junior management cadre. Candidates are advised to apply **ONLINE** from 02.11.2015 to 30.11.2015 only, through Bank's web site www.nhb.org.in after carefully going through all the instructions contained in this application and general instructions given in this advertisement. **No other means /mode of Application will be accepted.**

Important Dates	
Opening of Online Registration Gateway	02.11.2015
Closing of Online Registration Gateway	30.11.2015
Date of Online Examination	15.12.2015*

**For any change in date, the same will be communicated to the candidates.*

Name of Posts Pay Scale (Starting Basic) Gross emoluments (p.m.) at minimum of pay scale	Post code	No. of vacancies#	Reserved For		
			GEN	PWD	OBC
Assistant Manager (General) – Scale I 23700-980/7-30560-1145/2-32850-1310/7-42020 (Rs. 23,700/-). Rs. 35,300/- approx	01	05	03	01	01
Hindi Officer – Scale I * 23700-980/7-30560-1145/2-32850-1310/7-42020 (Rs. 23,700/-). Rs. 35,300/- approx	02	01	01	--	-
TOTAL		06	05		01

The total number of vacancies mentioned above are provisional and may vary depending upon actual requirement of the Bank. NHB reserves the right to draw wait lists of candidates and consider such wait listed candidate(s) for meeting actual requirement.

Besides emoluments as per the pay scale given above, all the posts indicated above will carry other facilities like pension under new Pension Scheme, gratuity, leave fare concession, reimbursement of medical expenses, reimbursement of vehicle maintenance expenses / allowance, vehicle loan, housing loan etc. as per the Bank's rules. Unfurnished Bank's residential accommodation may also be provided at the discretion of the Bank subject to availability of accommodation on payment of license fee as determined by the Bank from time to time.

*The post will be treated as unitary cadre and candidates may be posted in any department anywhere in India.

The candidates can apply for both the posts separately if they fulfill the criteria as stipulated in the advertisement. The process for online examination for both the posts will be treated separately.

2. Probation and posting/ transfer

Post code	Initial Probation Period	Posting/ Transfer
01 & 02	2 years extendible at the discretion of the Bank and is not automatic	The selected candidates will be liable to be posted / transferred at discretion of the Bank to various offices of the Bank from time to time and on such terms and conditions as may be decided by the Bank.

3. Reservations / Relaxations / Concessions

For post 01, Reservations / Relaxations / Concessions would be given to OBCs/PWD/Ex-Servicemen/J&K Domicile/1984 Riots candidates as per guidelines issued by Govt. of India.

Post 02 is a general category post and no relaxation/concession will be given to the candidates. However, all category candidates may apply for the post subject to fulfillment of criteria as defined for a general category candidate and they shall be treated as general category candidate only.

4 Eligibility Criteria

4.1 Nationality / Citizenship

A candidate must be either a citizen of India or (ii) a subject of Nepal or (iii) a Tibetan refugee (who came over to India before 1st January, 1962) with the intention of permanently settling in India or (iv) 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) or (iv) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the examination and/ or group exercises and interview conducted by the Bank but on final selection the offer of appointment may be given only after the necessary eligibility certificates have been issued to him/ her by the Government of India.

4.2 Age Limit (01.09.2015)

Post code	Minimum and Maximum Age Limit
01 & 02	Candidates must have been born not earlier than 02.09.1987 and not later than 01.09.1994 (both dates inclusive) as on 1.9.2015.

4.2.1 Relaxation in upper age limit would be available as under :- (for post 01 only)

Sr.	Category of Candidate	Relaxation
(b)	Other Backward Classes (OBCs) below Creamy Layer	By 3 years
(c)	Persons with Disabilities (PWD)	By 5 years (unreserved) and by 8 years (OBCs)
(d)	All persons who have ordinarily been domiciled in the State of Jammu & Kashmir during the period from 01.01.80 to 31.12.89	By 5 years
(e)	Children / family members of those who died in the 1984 riots	By 5 years

(f) Ex-Servicemen (for all posts as indicated above)

5 years in case of Ex-servicemen (including ECOs/SSCOs) provided applicants have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 6 months) 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. ECOs/SSCOs 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 certificate that in case of selection they would be released within three months from the date of receipt of offer of appointment.

Notes :

(i) An ex-serviceman who has once joined a Govt. job on the civil side after availing of the benefits given to him as an ex-servicemen for his re-employment, his ex-servicemen status for the purpose of re-employment in Govt. ceases.

(ii) The relaxation in upper age limit is allowed on cumulative basis as per Govt. Guidelines.

(iii) All persons who are eligible for age relaxation under 4.2.1(d) above must produce the domicile certificate at the time of interview from the District Magistrate in the State of Jammu & Kashmir within whose jurisdiction he / she had ordinarily resided or any other authority designated in this regard by Government of J & K to the effect that the candidate had ordinarily been domiciled in the State of Jammu & Kashmir during the period from 01.01.80 to 31.12.89.

4.3 Essential Educational Qualifications and Post Qualification experience (as on 01.09.2015)

Post code	Educational qualification	Post Qualification Experience	Broad skill sets required
01	Bachelor's Degree in any discipline with minimum of 60% marks or Master's Degree in any discipline with aggregate minimum of 55% marks CA/ICWA/MBA with minimum 55% marks. Preference will be given to candidates having Professional/ MBA degree.	While no prior experience is required, any relevant experience would be given weightage.	Communication skills written and oral, analytical ability and general understanding of economic scenario.
02	Bachelor's Degree in HINDI from a recognised University with aggregate minimum of 60% marks Or Master's Degree in Hindi with aggregate minimum of 50% with ENGLISH as one of the main subject at degree level.	While no prior experience is required, preference will be given to candidates, having experience preferably in Government Department/ Public Sector Undertakings/ Banks/ Academic Professional Institutions in translation from English to Hindi and vice versa. Knowledge of shorthand (HINDI) and knowledge of rules and procedures of Government as regards official languages.	Facilitate usage of Hindi at all levels. Hindi typing knowledge, Preparation of reference material/ circulars/ letters/ publicity materials etc. for effective communication. Organise Hindi workshop/ training. Assist Bank in compliance with provisions of O.L. Act, Government guidelines etc.

4.3.1 (i) Working knowledge of computers is essential for all the above posts.

(ii) The Bank reserves the right to raise / modify the eligibility criteria in minimum educational qualification and desirable post qualification work experience depending upon the response

(iii) The post qualification experience should be full time and will be counted from the date of acquiring the prescribed qualification upto 01.09.2015

(iv) Candidates whose results are awaited are not eligible.

5. Selection Procedure –

The Selection would be by way of online test, interview and/ or group exercise only. The details of online test structure will be as follows:

Officers in General Stream

Paper I	Test	No. of Qs.	Marks	Time
1.	<i>Reasoning</i>	50	50	<i>Composite time of 2 hrs for all the tests together</i>
2.	<i>English Language</i>	40	40	
3.	<i>Computer Knowledge</i>	20	20	
4.	<i>General Awareness with special reference to Banking Industry</i>	40	40	
5.	<i>Quantitative Aptitude</i>	50	50	

The test will be of 200 marks and the composite time for answering 200 questions would be 120 minutes. All candidates are required to be present at the venue of the examination half an hour before the commencement of actual examination which would be utilized for collection of call letters, verification of identity, logging in etc.

Hindi Officer, JMGS - I

Sr. No.	Test	No. of Questions	Maximum Marks	Total Time
1	<i>Reasoning</i>	50	50	<i>Composite time of 2 hrs for all the tests together</i>
2	<i>English Language</i>	50	25	
3	<i>General Awareness with special reference to Banking Industry</i>	50	50	
4	<i>Professional Knowledge</i>	50	75	
	<i>Total</i>	200	200	

All the Tests will be Objective type with five alternative choices out of which one will be the correct answer. Candidates have to find out the correct /best answer and indicate it by darkening appropriate oval on a separate computerized sheet. There will be a penalty for wrong answers marked by the candidates. For every wrong answer marked, one fourth of the marks assigned to that question will be deducted from those obtained.

National Housing Bank

Recruitment of Assistant Managers - JMG Scale I

GENERAL INSTRUCTIONS

**[PLEASE READ THE INSTRUCTIONS CAREFULLY BEFORE
FILLING UP THE ONLINE APPLICATION FORM]**

- 1] Before filling in the application form, the candidates must ensure that they fulfill all the eligibility criteria with respect to age, educational qualification, work experience etc. **as on September 01, 2015** in respect of the post for which he / she is making the application and that the particulars furnished in the application form are correct in all respects. In case it is detected at any stage that a candidate does not fulfill any of the eligibility criteria, and / or that he / she has furnished any incorrect information or has suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is/are detected even after the appointment, his/her services are liable to be terminated.
- 2] Candidates should fill in the requisite details in the online application form and make the payment of fees online using debit card/ credit card / net banking through the link provided while filling the application form online. No other mode of payment of Fees will be accepted. Online payment of Rs. 500/- as non-refundable application fee for General, OBC, Ex-Servicemen, J & Domicile and 1984 riot candidates. Online payment of Rs. 50/- as non-refundable communication charges for PWD candidates who are applying for post 01. In case of failure of registration after online payment, the candidate should reregister & pay the fees again. The earlier payment entry will be reverted to the candidate's account in due course.
- 3] Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of conduct of online test, interview, selection etc. and any other matter relating to recruitment will be final and binding on the candidates. No correspondence or personal inquires shall be entertained by the Bank in this regard. The Bank does not furnish the mark-sheet of selection process to candidates.
- 4] The Bank reserves the right to raise the minimum eligibility standard, etc., in order to restrict the number of candidates to be called for online test, group discussion and / or interview commensurate with the number of vacancies.
- 5] Option for use of Hindi/English if applicable will be available for online test / group discussion and / or interview.
- 6] Application once made will not be allowed to be withdrawn and the application fee / postal charges once paid will **NOT BE** refunded on any account nor would be held in reserve for any future examination or selection. The application fee / communication charges shall also **NOT BE** refunded in case the application is rejected / not considered by NHB.

- 7] Duly filled in print out of the system generated Application form along with all enclosures must be brought by candidates to the interview venue
- 8] The candidate must **retain** a photocopy of the system generated application print out, for further reference.
- 9] A recent passport size colour photograph (without dark glasses) should be firmly pasted on the system generated print out of the application at the prescribed place and should be signed across by the candidate. Sufficient copies of the same photograph should be retained for use at the time of online examination / group discussion and interview. Candidates are advised not to change their appearance till the entire recruitment process is over. Failure to produce the same photograph at the time of online examination / group discussion and / or interview may lead to disqualification.
- 10] The candidates who belong to OBC category will have to submit the valid certificate issued in the prescribed format and by Authorities empowered to issue such certificate as and when required.
- The OBC certificate should specifically indicate that the candidate does not belong to Creamy Layer Section excluded from the benefits of reservation for OBCs in Civil Posts and Services under Govt. of India. OBC Certificate should not be more than one year old as on the date of application.
- Persons with disabilities must produce a copy of the certificate of their disability issued by authorities empowered to issue such certificate.
- Failure to produce all the requisite certificates / documents in original for verification at the time of interview shall lead to disqualification of the candidate.**
- 11] Eligible (unemployed) outstation candidates attending the GD and/ or interview for all the above posts shall be reimbursed to and fro second class AC rail ticket or actual bus fare by the shortest route on production of evidence of travel i.e. Railway / Bus receipt / ticket.
- 12] Selected Candidates, who are already in service of Government / Quasi-Government organizations, Public Sector Banks / Undertakings, must produce a '*proper relieving letter in original*' from their present Employer at the time of reporting for duty, failing which they shall not be allowed to report for duty. Therefore, candidates, who are already in service of Government / Quasi-Government organizations, Public Sector Banks / Undertakings, may like to obtain prior permission / no objection certificate from their present employer before applying in NHB as per rules / regulations of their present employer in this regard.
- 13] Only candidates willing to serve anywhere in India may apply.
- 14] Any request for change of address / change of centre for group exercise and / or interview shall not be entertained.

- 15] The bank reserves the right to cancel any of the centres and/ or add some other centres depending upon the response, administrative feasibility etc. The bank also reserves the right to allot the candidates to any of the centres other than the one he/ she has opted for.
- 16] The Bank has the right to reject any application/ candidature at any stage without assigning any reason and the decision of the Bank shall be final.
- 17] In case any dispute arises on account of interpretation in version other than English, the English version of this advertisement will prevail.
- 18] Any resulting dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Delhi.
- 19] Appointments of selected candidates will be subject to his / her being declared medically fit by Bank Medical Officer, satisfactory report about his / her character and antecedents by the Police Authorities, satisfactory report from his / her previous employer and referees, verification of caste / tribe and class certificate (for reserved category candidates only) and completion of all other pre recruitment formalities to the complete satisfaction of the Bank. Further, such appointment shall also be subject to Service and Conduct Rules of the Bank.
- 20] **Canvassing in any form will be a disqualification.**

21] **OTHER GUIDELINES**

Candidates will have to visit the 'Careers with NHB' section of Bank's website, www.nhb.org.in for downloading call letters for online test. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause (xiii) below and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

CANDIDATES REPORTING LATE i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination is two hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

(A) IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with original and 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 recognized 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 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 this project.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) 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. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit

(B) CENTRE CLAUSES :

1. The examination will be conducted online in venues given in the respective call letters.
2. No request for change of centre/venue/date/session for Examination shall be entertained.
3. NHB, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
4. NHB, also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
5. Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses whatsoever, shall not be entertained by the Bank. NHB shall also not be responsible for any injury or losses etc. of any nature to the candidate.
6. Choice of centre once exercised by the candidate will be final.

If sufficient number of candidates does not opt for a particular centre for "Online" examination, NHB, reserves the right to allot any other adjunct centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, NHB, reserves the right to allot any other centre to the candidate.

D GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination, subject to limits as in (ii) and (iii) below. In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his/her own scribe at his/her own cost.
- The scribe arranged by the candidate should not be a candidate for the same examination .If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.
- A person acting as a scribe for one candidate cannot be a scribe for another candidate.
- The scribe may be from any academic stream. However for Specialist Officers' posts the scribe should be from an academic stream different from that prescribed 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 fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same.
- Candidates not registered for compensatory time shall not be allowed such concessions.

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

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

(iii)Guidelines for Visually Impaired candidates

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

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

(E) **OTHER CLAUSES**

1. The possibility of occurrence of some problem in the administration of the examination

cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of NHB/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.

2. Decision of NHB in all matters 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.
3. If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any center or for any candidate.
4. The NHB through test conducting body would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by the aforesaid body in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.
5. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead of disqualification of the candidate from the selection process and he/she will not be allowed to appear in further recruitment process conducted by the Bank in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.
6. Not more than one application (for the same post) should be submitted by any candidate. In case of multiple Applications (for the same post) only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited. Multiple attendance/ appearances in the online examination and/ interview will be summarily rejected/ candidature cancelled.

(F) **HOW TO APPLY**

DETAILED GUIDELINES/PROCEDURES FOR

- A. APPLICATION REGISTRATION
- B. PAYMENT OF FEES
- C. PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

Candidates can apply online only from 02.11.2015 to 30.11.2015 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

- i. Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guideline for photograph & signature scan and upload.
- ii. Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.
- iii. APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)
PAYMENT OF FEE ON LINE : 02.11.2015 TO 30.11.2015

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

A. Application Procedure

1. Candidates to go to the 'Careers with NHB' section of the Bank's website (www.nhb.org.in) and click on the option "APPLY ONLINE" which will open a new screen.
2. 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.
3. 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.
4. 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.
5. 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.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".

8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
10. 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.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

B. PAYMENT OF FEES

ONLINE MODE

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
3. 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
4. On successful completion of the transaction, an e-Receipt will be generated.
5. 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.
6. 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.
7. 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.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. There is facility to print application form containing fee details after payment of fees.

C. GUIDELINES FOR PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

- 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.

PHOTOGRAPH IMAGE:

- Photograph must be a recent passport size colour picture.

- The picture should be in colour, 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-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.

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 Applicant's signature obtained on the call letter and attendance sheet at the time of the examination should match the uploaded signature. In case of mismatch, the candidate may 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.

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/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. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB (photograph) & 20KB (signature) by using crop and then resize option [Please see point (i) & (ii)]

above for the pixel size] in the 'Image' menu. Similar options are available in other photo editor also.

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

Procedure for Uploading the Photograph and Signature

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

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 -

- (i) Using unfair means or
- (ii) Impersonating or procuring impersonation by any person or
- (iii) 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
- (iv) Resorting to any irregular or improper means in connection with his/ her candidature or
- (v) Obtaining support for his/ her candidature by unfair means, or
- (vi) Carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :
 - a. to be disqualified from the examination for which he/ she is a candidate
 - b. to be debarred either permanently or for a specified period from any examination conducted by bank
 - c. for termination of service, if he/ she has already joined the Bank.

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