Admission to Post Graduate Diploma in Banking & Finance (PGD-B&F) through 'Amity University'

We are looking for candidates with young, energetic and innovative minds who can be imparted with the necessary knowledge and skills required to be good all-round bankers through a 12 (Twelve) months Post Graduate Certificate in Banking and Finance course in Amity University including 9 months on-campus program and three months on-the-job training programme in Dena Bank Branch.

On completion of these processes, the candidates will be offered appointment in the Bank as **Probationary Officer in Junior Management Grade Scale-I.**

Selection :

Candidates shall be selected through a selection process consisting of online exam (objective + descriptive) followed by Group Discussions and Personal Interviews.
Selected candidates will attend one year intensive training programme under Post Graduate Diploma in Banking & Finance at Amity University as above

Admission to the twelve months Post Graduate Certificate Course in Banking and Finance from Amity University to be conducted at the Amity University, NOIDA comes with an assurance of a full-fledged Banking career with Dena Bank on successful completion of the course and on-the-job training of three months in Dena Bank Branch.

Schedule of Events	Dates
Start date for Online Registration	18.04.2017
Online Payment of Application Fees	18.04.2017 to 09.05.2017
Last date for Online Registration	09.05.2017
Download of Call letter for Examination	After 30.05.2017
Date of Examination (Tentative)	11.06.2017

STUDENT INTAKE (FOR THE SELECTION EXERCISE OF 2017-18

3 batches of students will be inducted in Amity University through this current selection exercise for 2017-18 (April, 2017 to December, 2017). The intake of students in each batch will be decided by the bank, as per the requirement.

The total number of Student intake is 300 and is provisional which may vary depending upon future needs of the Bank & availability of candidates under the respective category:-

Number of student intake per batch								Age as on 01/04/2017
Unreserved	OBC	SC	ST	Total	out of which			Minimum 20 years – Maximum 29 years
					OC	VI	HI	
206	22	62	10	300	3	3	3	

Note: 3% Seats are reserved for PWD (Persons with Disabilities) candidates, to be equally distributed between OC, HI & VI. The selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/Unreserved) to which they belong to.

Abbreviations stand for: SC - Scheduled Castes, ST - Scheduled Tribes, OBC - Other Backward Class, PWD - Persons with Disability, OC - Orthopedically Challenged, HI - Hearing Impaired, VI - Visually Impaired.

ELIGIBILITY CRITERIA AND GENERAL INFORMATION

A. Qualification (As on 01/04/2017) — Degree (Graduation) with minimum 60% (55% for SC/ST/PWD) marks in any discipline from a recognized University **OR** any equivalent qualification as such recognized by Central Government.

Calculation of Percentage: The graduation percentage and class will be calculated as per the University norms for calculation of percentage and declaration of class / results. The graduation percentage/class as appearing in the Final Year / semester / consolidated mark-sheet & Provisional / Degree Certificate will be taken into consideration for eligibility. In case the graduation percentage / class is not clearly mentioned in the mark-sheet / certificate, the candidate has to produce a certificate issued by the appropriate authority of University / Institute indicating graduation percentage/ class as per the University norms for awarding degree.

Where CGPA / OGPA is awarded, the same should be converted into percentage and indicated in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

B. Age (As on 01/04/2017) Minimum 20 years- Maximum 29 years i.e.

A candidate must have been born not earlier than 01/04/1988 and not later than 01/04/1998 (both dates inclusive).

Relaxation in Upper Age Limit

Sr. No.	Category	Age Relaxation
A	Scheduled Caste/ Scheduled Tribe candidates	5 years
B	Backward Classes (Non-Creamy Layer) candidates	3 years
C	Ex-servicemen and Commissioned Officers including ECOs/SSCOs who have rendered	5 years for selection through written test &

	at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within the next one year from the last date for receipt of application) other than by way of dismissal or discharge on **account of misconduct** or inefficiency or on account of physical disability attributable to military service or on being declared as invalid	interview, subject to ceiling, as per Govt. Guidelines.
D	All persons who have ordinarily been domiciled in J & K State during 01.01.1980 and 31.12.1989	5 years
E	Persons affected by 1984 riots	5 years
F	Persons with Disabilities **(PWD)**	PWD (SC-ST) - 15 years PWD (OBC) – 13 years PWD (GEN) – 10 years

Note:

i.   Government guidelines in respect of age relaxation admission to an ex-serviceman shall be applicable.

ii.   The relaxation in upper age limit is cumulative, as per the Government Guidelines

iii.   All Persons eligible for age relaxation under Para B (D) above must produce the domicile certificate at the time of interview from the District Magistrate 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 of the State of J&K during 1st January 1980 and 31st December 1989.

iv.   All Persons eligible for age relaxation under Para B (E) above must produce a certificate the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services ate   from the District Magistrate to the effect that they are eligible for relief in terms of No.F.No.9/21/2006-111 dated 27.07.2007.

C. Nationality / Citizenship:-

        A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) a subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African Countries of Kenya, Uganda, the United Republic of Tanzania (formerly. Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India. Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the examination/ interview conducted by the Bank but on final selection, the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate to him.

D. Persons with Disabilities:-

a. Only those OC persons who have locomotor disability or cerebral palsy with locomotor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply under OC category :-

BL- Both legs affected but not arms

OA - One arm affected (R or 1)

a. Impaired reach

b. Weakness of grip

c. Ataxia

OL - One leg affected (R or L)

MW - Muscular weakness and limited physical endurance

b. Only those Visually impaired persons who suffer from any one of the following conditions are eligible to apply under VI category:-

Total absence of sight

® Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses. Limitation of the field of vision subtending an angle or 20 degrees or worse.

Candidates having low vision, as defined in Chapter 1, Para 2(u) of the Persons with Disabilities (Equal Opportunities, Protection of rights and full participation) Act, 1995.

c. The deaf are those persons in whom the sense of hearing is non-functional

for ordinary purposes of life i.e. total loss of hearing in both ears. They do not hear, understand sound at all even with amplified speech. Hearing Impairment means loss of sixty decibels or more in the better ear in the conversational range of frequencies.

d. At the time of examination, only blind/ low vision candidates and those

candidates whose writing speed is affected by cerebral palsy can use own scribe/ writer at his/ her own cost. In all such cases, where a scribe/ writer is used, the following rules/ guidelines will apply :-

The candidate will have to arrange his/her own scribe at his/her own cost.

The scribe may be from any academic stream.

e. 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 examination.

® Those candidates who use a scribe and visually impaired candidates who opt to view the contents of the test in magnified font shall be eligible for compensatory time of 20 minutes for every hour of the examination,

* The same scribe cannot be used by more than one candidate. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled.

Guidelines for candidates -

(i) With locomotor disability and cerebral palsy

Compensatory time of twenty minutes per hour shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of

function (minimum of 40% impairment), although no scribe shall be permitted to such candidates.

(ii) Visually Impaired candidates
Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font. This facility will not be available to Visually Impaired candidates who use the services of a Scribe for the examination. Compensatory time of twenty minutes per hour shall be permitted to visually impaired candidates.

d. **It is clarified that Persons with Disabilities on absorption in the Bank** after **their successful completion of the course will have to work in branches/ offices.**
E. THE COMPETENT AUTHORITY FOR THE ISSUE OF THE CERTIFICATE TO SC/ST/OBC/PWD IS AS UNDER :-

a. **For** SC/ST/OBC
District Magistrate/ Additional Dist. Magistrate/ Collector/ Deputy Commissioner/Additional Dy. Commissioner/ Dy. Collector/ First Class Stipendiary Magistrate/Sub-Division Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate Revenue Officer not below the rank of Tahsildar
• S$_{ub}$-Divisional Officer of the area where the candidate and/or his family normally resides

b. **For Persons with Disability :-**
Authorised Certifying Authority will be a Medical Board duly constituted by the Central/ State Government having at least 3 members consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic Surgeon, Ophthalmology Surgeon, ENT Surgeon, as the case may be.
Prescribed Formats of SC, ST, OBC, PWD certificates to be submitted at the time of interview etc. can be downloaded from our website. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

F. HOW TO APPLY
Candidates can apply online only from 18.04.2017 to 09.05.2017 through the link in the careers page of the Bank's website www.denabank.co.in and no other mode of application will be accepted.

Pre-Requisites for Applying Online
Before applying online, candidates should--
(i)   Scan their photograph and signature ensuring that both the photograph and signature are within the required specifications as given in Annexure-I of the Advertisement.
(ii)   Keep the necessary details/documents ready to make **online payment** of the requisite application fee/ intimation charges.
(iii)   H**ave a valid personal e-Mail ID.** It should be kept active during the currency of this selection exercise. **Under no circumstances, he/she should share/ mention his / her e-Mail ID to/ or of any other person.**

(iv)   **In case, a candidate does not have a valid personal e-Mail ID, he/she should create his/ her new e-Mail ID before applying Online.**

Application Fees/ Intimation Charges (Payable from **18.04.2017** to **09.05.2017** (Online payment) both dates inclusive

- Rs. 50/- for SC/ST/PWD candidates.
- Rs. 400/- for all others

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

(1)   Candidates are first required to go to the Bank's website **www.denabank.co.in** and click on the given link **(click on the option "CLICK HERE TO APPLY ONLINE")** to open up the On-Line Application Form.

(2)   Candidates will have to enter their basic details and upload the photograph and signature in the online application form. Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature (Annexure-I).

Mode of Payment

Candidates have to pay **ONLINE through their Debit card or Credit card only.**

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

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

(iii)   The payment can be made by using only Master/ Visa Debit or Credit cards by providing information as asked on the screen.

(iv)   Candidates have to pay fees/ intimation charges through the online payment gateway. After uploading photograph and signature, an additional page of the application form is displayed wherein candidates may follow the instructions and fill in the requisite details.

(v)   If the online transaction has been successfully completed a Registration Number and Password will be generated. Candidates should note their Registration Number and Password for future reference. An E-Mail & SMS indicating the Provisional Registration number and Password will be sent.

(vi)   If the online transaction has not been successfully completed then the following message is displayed 'Your online transaction was unsuccessful'. Please register again' Candidates may then **revisit the 'Apply Online'** link and fill in their application details again.

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

(viii)   Candidates are required **to take a print of the e-receipt**.

Note:
- After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button in order to avoid double charge
- For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- To ensure the security of your data, please close the browser window once your transaction is completed.

In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered. When the data is saved, a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the registration number and password. They can reopen the saved data using registration number and password and edit the particulars, if needed. This facility will be available for three times only. Once the application is filled in completely, candidate should submit the data. Candidates to take a printout of the system generated fee payment challan immediately. No change/edit will be allowed after submission thereafter. **The registration at this stage is provisional.**

After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application and should ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to the Bank.

G. IMPORTANT DATES:-

Website Link Open (for submission of online applications) from 18.04.2017 to 09.05.2017.
Date of Examination (Tentative) 11.06.2017

H. GENERAL INSTRUCTIONS FOR CANDIDATES
a.   Candidates are required to apply only 'ONLINE'. Any other form of application/incomplete application shall be rejected.
b.   Before applying, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. 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 at the time of conduct of examination, interview, selection, reporting and any other matter relating to admission will be final and binding on the candidate. No correspondence or personal enquiries will be entertained by the bank in this behalf.
c.   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.
d.   In case, it is detected at any stage of the selection that a candidate does not fulfil the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed or misrepresented any material fact(s), his/her candidature will stand cancelled. If any of these shortcoming/s

is/are detected even after admission / appointment, his/ her admission / services are liable to be terminated.

e. **Self-attested photocopy of the Graduation degree/ Mark sheet indicating 'Pass' and other educational testimonials should be kept ready for submission at the time of GD/Interview.** In addition, candidates belonging to SC/ST/OBC/PWD category are required to submit an attested copy of their Caste Certificate/ Certificate of Disability issued by the Competent Authority as specified in Para E (a) & (b) at the time of Interview. However, all candidates will have to produce original as well as self-attested photocopies of certificates regarding qualification, experience, date of birth and caste (if applicable), **in support of their eligibility at the time of** interview, failing which their candidature will be cancelled.

f. In case of candidates belonging to OBC category, the certificate inter-alia must specify that the candidates **do not belong** to **'CREAMY LAYER'** section. The Certificate with Non-creamy layer clause should be valid as on the last date of online registration i.e. 09.05.2017. Candidates belonging to OBC category but coming in the 'CREAMY LAYER', are not entitled to **OBC** reservation and age relaxation in Civil Post and Services under Govt. of India. Such candidates should indicate their category as 'GEN' **or 'GEN (0C) or 'GEN (VI)' or `GEN (HI)', GEN (XS) as** the case may be.

g. The candidates will have to appear for the Online Aptitude Test, GD, and Interview at their own expense. However, eligible SC/ST/PWD outstation candidates **attending the Interview** will be reimbursed to and fro second-
class ordinary train/ bus fare by the shortest route on production of evidence of travel.

h. Candidates serving in Government / quasi Govt. offices/ Public Sector Undertakings (including Nationalized Banks and **Financial Institutions) are required to produce a "No** Objection certificate" from their employer at the time of interview, in the
absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.

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

j. The Bank takes no responsibility to connect any Certificate/ Remittance separately.

k. In case any dispute arises on account of interpretation of any version other than English, English version will prevail and the version displayed on website shall be final.

l. No candidate is permitted to use calculator, telephones, mobiles or any such other instrument during the Online examinations/ selection process.

m. The candidates will appear for the Online examination at the allotted centres at their expense and risks and the Bank will not be responsible for any injury/ losses etc., of any nature.

n. The Bank, may at its discretion, hold re-examination, wherever necessary, in respect of a centre/ venue.

o. Admission of any candidate to the Amity University, if declared successful in the selection process is subject to his/ her being declared

medically fit by the Medical Officer approved by the Bank as per the requirement of the Bank.

P.   Admission to Online examination and further process of selection will be purely provisional without verification of age/ qualification/ category (SC/ST/PWD) etc. of the candidates with reference to documents.

q.   Candidates uploading more than one application for any reason will be treated as ineligible.

r.   As the applications are to be processed by a computerized system, it is essential that the application is filled online, duly completed in all respects and all fields duly filled up.

s.   Biometric of thumb impression of the candidate will be carried out at the time of on-line test, interview and joining of the university. Any mismatch of the thumb impression taken at the time of on-line test with the thumb impression at the time of interview and joining the University will be treated as impersonation, in case of which the candidature of the candidate will be cancelled and the criminal proceedings in terms of the provisions of Indian Penal Code will be initiated against such candidate.

t.   CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.

u.   **Action to be taken against candidates found guilty of misconduct.**

Candidates are advised in their own interest that they should not furnish any particulars that are   false, tampered, fabricated or should not suppress any material information while filling up the Online application.
At the time of the online examination/ interview, if a candidate is (or has been) found guilty of,
i. Using unfair means during the examination OR
ii.Impersonating or procuring impersonation by any person OR
iii.Misbehaving in the examination hall OR
iv.Resorting to any irregular or improper means in connection with his/ her candidature by selection OR
v. Obtaining support for his/ her candidature by any means.
Such a candidate in addition to rendering himself/ herself liable to criminal prosecution shall be liable:
a. To be disqualified from the examination for which he/ she is a candidate
b. To be debarred, either permanently or for a specified period, from any examination or recruitment conducted by the Bank.

I.SELECTION PROCESS

Candidates shall be selected by **Dena Bank** through a selection process consisting of an (open) online exam followed by Group Discussions and Interviews.

The selection process aims at getting applicants who are likely to succeed at various roles in the Bank. The endeavour is to select people who are bright, have good communication skills (both oral and written), are dedicated, can work effectively in teams, are passionate about their career goals and who display integrity and a positive attitude.

Type	SL	Name of the Test	No. of Questions	Max. Marks	Duration
Objective Tet	1	Reasoning	50	50	2 Hours
	2	Quantitative Aptitude	50	50	
	3	General Awareness (related to Banking Industry)	50	50	
	4	English Language	50	50	
Descriptive test	5	English Language	02	50	30 Minutes
Group discussion #	6		NA	20	
personal Interview #	7		NA	80	
		Total		350	

Minimum qualifying marks in group discussion and interview is 40 % (35% in case of SC/ST/OBC and Physically Handicapped candidates.

Candidates are required to obtain a minimum score in each test and also a minimum total score in the online test to be shortlisted for Group Discussion & interview. Candidates will be shortlisted for Group Discussion & Interview depending on the number of vacancies, cut-off in each test and total marks secured in the online test as decided by the Bank
There will be descriptive paper for test of writing skill in English which has to be completed in online mode only. The descriptive paper of only such candidates will be assessed who secure a minimum qualifying mark in the objective test.
Wrong answers in objective test will attract negative marks (1/4th of marks assigned to that question) for the online test. Along with the call letters, information hand-out and a sample test shall also be uploaded on the site which candidates can take to familiarize themselves with the nature of Test & Questions.

Group Discussion and Personal Interview
The aggregate marks of candidates qualifying in the Online Test will be arranged in descending order in each category and the candidates in the order of merit, subject to **4** times the number of intake in each category, will be called for Group Discussion and Interview. The qualifying marks in Group Discussion & Interview will be as decided by the Bank.
The final merit list for selection will be on the basis of performance in Online Test (objective + descriptive), Group Discussion (GD) and Interview.

J. Centres for online test: The state-wise list of centres for the online test is given below.

The exact address of the venue will be advised in the call letters.
®Objective type test will be conducted online in venues across centres in India.

• Bank, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, depending upon the response, administrative feasibility, etc.

• As far as possible candidates will be allotted to a centre of his/her choice however Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for.

•Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature.

•No request for change of centre for Examination shall be entertained.

State /UT / NCR	Centre
Andhra Pradesh	Hyderabad Tirupati Vijaywada Vishakhapatnam
Arunachal Pradesh	Itanagar
Assam	Guwahati
Bihar	Bhagalpur Darbhanga Muzzafarpur Patna Purnea
Chandigarh	Chandigarh
Chhattisgarh	Bhilai Bilaspur Raipur
Dadra & Nagar Haveli	Surat Jamnagar
Daman & Diu	
Delhi	Bahadurgarh Delhi Faridabad Ghaziabad Greater Noida Gurgaon
Goa	Panaji
Gujarat	Ahmedabad Gandhinagar Rajkot Vadodara
Haryana	Ambala Panchkula
Himachal Pradesh	Shimla
Jammu & Kashmir	Jammu Srinagar
Jharkhand	Bokaro Dhanbad Jamshedpur Ranchi
Karnataka	Bengaluru Belgaum Dharwad Hubli

	Mangalore
Kerala	Kochi
	Kozhikode
	Thiruvananthpuram
Lakshwadweep	Kavarrati
Madhya Pradesh	Bhopal
	Gwalior
	Indore
	Jabalpur
Maharashtra	Aurangabad
	Greater Mumbai/Thane/Navi Mumbai
	Nagpur
	Nanded
	Pune
Manipur	Imphal
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima
Odisha	Berhampur(Ganjam)
	Bhubaneshwar
	Sambalpur
Puducherry	Puducherry
Punjab	Amritsar
	Ludhiana
	Mohali
	Patiala
Rajasthan	Ajmer
	Bikaner
	Jaipur
	Jodhpur
	Udaipur
Sikkim	Gangtok
Tamilnadu	Chennai
	Coimbatore
	Madurai
	Thiruchirapalli
	Tirunelvelli
Telangana	Hyderabad
Tripura	Agartala
Uttar Pradesh	Agra
	Allahabad
	Gorakhpur
	Kanpur
	Lucknow
	Meerut
	Varanasi
Uttarakhand	Dehradun
	Roorkee
West Bengal	Bardhaman

	Berhampur
	Durgapur
	Greater Kolkata
	Siliguri

Call letters for the online examination:-

The date of the Online Examination is TENTATIVELY FIXED on **11.06.2017**. However, the exact date and time of the examination will be intimated in the Call Letter along with the Centre/Venue for the Examination, well in advance of the date of the Examination.

The Candidates should note that all the instructions/ intimations will be provided on the Bank's website. The candidates are requested to check the website for the same from time to time for important dates and notifications.

Decision of the Bank in respect of all matters pertaining to this admission process would be final & binding on all candidates.

BOND OF MINIMUM SERVICE PERIOD:

The Officers recruited will have to execute a non-transferrable bond of Rs. 2.00 Lakhs (Rs. Two Lakhs only) for a period of 4 years which will be effective from the date of joining the course. The candidates will have to work for Dena Bank on recruitment as Probationary Officer for a period of atleast 3 years on completion of the programme. The candidate leaving the job during the period of service bond will be liable to pay the service bond amount.

STIPEND:

The learner / candidate will be paid a stipend amount of Rs. 2,500/- (Rs. Two Thousand Five Hundred only) every month for the entire duration of the programme in order to meet their out of pocket expenses and their living expenses. Further, during the internship of three months, additional stipend of Rs. 7,500/- will be paid.

K. PROGRAMME FEES
The fees for this Course will be Rs. **3.00** lakhs (all inclusive of boarding, Lodging and course fees, other fees, etc.) plus service taxes, as applicable to be paid by the student.

L. FINANCING / LOAN OPTIONS:
Students can pay the course fees by availing Education Loan from Dena Bank at a highly concessional rate of interest as per Education Loan Scheme of the Dena Bank. Students can, therefore obtain a high quality specialized course in Banking and Finance without any monetary burden on them and fully financed by the Bank.

The EMIs for the loan would start on completion of the course duration (i.e. one year from admission). There would be no recovery of EMIs or interest during the training period and the interest accrued during this period would be recovered along with the normal EMIs. The EMIs are spread over a

period of 84 months (7 years) to ensure that there is minimal impact in the monthly earnings of the PO.

The fees will be payable in three equal instalments at the start of every trimester.

REIMBURSEMENT

The reimbursement of the fees will be made to the candidates after 5 years' satisfactory service in the Bank.

ANNEXURE-I
GUIDELINES FOR SCANNING AND UPLOAD OF 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:
Photograph Image:
• Photograph must be a recent passport style colour picture.
• Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
• Look straight at the camera with a relaxed face
• If the picture is taken on a sunny day, have the sun behind him/ her, or place himself / herself in the shade, so that he / she is not squinting and there are no harsh shadows
• If he / she has to use flash, ensure there's no "red-eye"
• If he / she wear glasses make sure that there are no reflections and his / her eyes can be clearly seen.
• Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover his / her face.
• Dimensions 200 x 230 pixels (preferred)
• Size of file should be between 20kb-50 kb
• Ensure that the size of the scanned image is not more than 50kb. if the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
Signature Image:
• The applicant has to sign on white paper with Black Ink pen.
• The signature must be signed only by the applicant and not by any other person.
• The signature will be used to put on the Hall Ticket and wherever necessary.
• If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Hall Ticket, the applicant will be disqualified.
• Dimensions 140 x 60 pixels (preferred)
• Size of file should be between 10kb — 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: image0l.jpg or image0l.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

• Candidates using MS Windows/MSOffice can easily obtain photo and signature in .vjpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph) & 20 kb(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

• If the file size and format are not as prescribed, an error message will be .displayed.

• While filling in the Online Application Form the candidate will be provided with a link to upload his 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 and Select the location where the Scanned Photograph / Signature file has been saved.

• Select the file by clicking on it

• Click the 'Open/Upload' button Candidate's Online Application will not be registered unless he /she upload his / her photograph and signature as specified.

Note:

(1) In case the face in the photograph or signature is unclear, the candidate's application may be rejected.

(2) After registering online candidates are advised to take a printout of their system generated online application forms.

(3) In case the photograph or signature is unclear, the candidate may edit his/ her application and re-upload his/ her photograph or signature.

Date:

Place: Mumbai.   General Manager(HRM)