We are looking for young, qualified, mobile and active minds who can be imparted with the necessary knowledge and skills required to be good all-round bankers through the 1 year Post Graduate Diploma in Banking and Finance course in tie-up with Manipal Global Education Services Private Limited, Bangalore.

On successful completion of the course within the stipulated time period, the candidate would be offered appointment in the Bank as Probationary Officer in Junior Management Grade / Scale-I which is presently in the scale of Rs. 23700-980x7/30560-1145x2/32850-1310x7/42020. They will also be eligible for DA, HRA & CCA, as per rules in force from time to time. At present, the initial yearly emoluments (salary component only) of Junior Management Grade/ Scale-I Officer, including DA, HRA, CCA are approximately Rs 6.56/- lakhs in a Metropolitan Centre.

Candidates shall be selected through a process consisting of online exam followed by Personal Interview. Interested candidates who fulfil the eligibility criteria may apply online by visiting website www.andhrabank.in during 17.11.2015 to 01.12.2015 and no other mode of application will be accepted.

Admission to the 1 year full-time post graduate diploma course in Banking and Finance from Manipal University comes with the assurance of a full-fledged Banking career with Andhra Bank on successful completion of the course.

<table>
<thead>
<tr>
<th>Schedule of Events</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Start date for Online Registration</td>
<td>17.11.2015</td>
</tr>
<tr>
<td>Online Payment of Application Fees</td>
<td>17.11.2015</td>
</tr>
<tr>
<td>Last date for Online Registration</td>
<td>01.12.2015</td>
</tr>
<tr>
<td>Download of Call letter for Examination</td>
<td>After 10.12.2015</td>
</tr>
<tr>
<td>Link to download call letters for PET</td>
<td>After 09.12.2015</td>
</tr>
<tr>
<td>Conduct of PET</td>
<td>16.12.2015 to 22.12.2015</td>
</tr>
<tr>
<td></td>
<td>(excluding 20.12.2015 i.e. Sunday)</td>
</tr>
<tr>
<td>Date of Examination</td>
<td>27.12.2015</td>
</tr>
</tbody>
</table>

STUDENT INTAKE (FOR THE SELECTION EXERCISE OF 2016-17)

200 Students will be inducted through this current selection exercise.

<table>
<thead>
<tr>
<th>Number of Student intake</th>
<th>Age (As on 01.09.2015)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Unreserved</td>
</tr>
<tr>
<td>Unreserved</td>
<td>101</td>
</tr>
<tr>
<td>OBC</td>
<td></td>
</tr>
<tr>
<td>SC</td>
<td></td>
</tr>
<tr>
<td>ST</td>
<td></td>
</tr>
</tbody>
</table>

Note: 3% Seats are reserved for PWD (Persons with Disabilities) candidates, to be equally distributed between OC, HI & VI. The reservation for PWD is on horizontal basis. 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

Qualification (As on 01.09.2015) - Degree (Graduation) in any discipline from a recognized University OR any equivalent qualification as such recognized by Central Government.

All the educational qualifications should be from a University/ Institution/ Board recognized by Govt. Of India/ approved by Govt. Regulatory Bodies and the result should have been declared on or before 01.09.2015. Proper document from Board / University for having declared the result on or before 01.09.2015 has to be submitted at the time of interview/at the time of verification before admission. In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.

Age (As on 01.09.2015) Minimum 20 years - Maximum 28 years i.e a candidate must have been born not earlier than 02.09.1987 and not later than 01.09.1995 (both dates inclusive)
### Relaxation in Upper Age Limit

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Category</th>
<th>Age Relaxation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Scheduled Caste/ Scheduled Tribe candidates</td>
<td>5 years</td>
</tr>
<tr>
<td>B</td>
<td>Other Backward Classes (Non-Creamy Layer) candidates</td>
<td>3 years</td>
</tr>
<tr>
<td>C</td>
<td>Ex-servicemen and Commissioned Officers including ECOs/ SSCOs who 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 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</td>
<td>5 years for selection through written test &amp; interview, subject to ceiling, as per Govt. Guidelines</td>
</tr>
<tr>
<td>D</td>
<td>All persons who have ordinarily been domiciled in J &amp; K State during 01.01.1980 and 31.12.1989</td>
<td>5 years</td>
</tr>
<tr>
<td>E</td>
<td>Persons affected by 1984 riots</td>
<td>5 years</td>
</tr>
<tr>
<td>F</td>
<td>Persons with Disabilities (PWD)</td>
<td>PWD (SC-ST) - 15 years PWD (OBC) - 13 years PWD (Gen) - 10 years</td>
</tr>
</tbody>
</table>

**Note:**

1) Government guidelines in respect of age relaxation admission to an ex-serviceman shall be applicable.
2) The relaxation in upper age limit is cumulative, as per the Government Guidelines.
3) 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 in the State of J&K during 1st January 1980 and 31st December 1989.
4) All Persons eligible for age relaxation under Para B (E) above must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.

**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.

**Persons with Disabilities :-**

1. 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
     - a) Impaired reach
     - b) Weakness of grip
     - c) Ataxia
   - **OA** - One arm affected (R or L)
     - a) Impaired reach
     - b) Weakness of grip
   - **OL** - One leg affected (R or L)
   - **MW** - Muscular weakness and limited physical endurance
2. 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.
- 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.
- 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.
- 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 transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the 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 -

- 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.

- 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.

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.

THE COMPETENT AUTHORITY FOR THE ISSUE OF THE CERTIFICATE TO SC/ST/OBC/PWD IS AS UNDER :-

For SC/ST/OBC

- Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
- Revenue Officer not below the rank of Tahsildar
- Sub-Divisional Officer of the area where the candidate and/or his family normally resides

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.
PRE-EXAMINATION TRAINING

Pre-Examination Training will be arranged by the Bank to a limited number of candidates belonging to Scheduled Caste/Scheduled Tribes/Minority Communities at the examination centres.

All eligible candidates who opt for and wish to avail of Pre-Examination Training should fill in the relevant column in the ONLINE APPLICATION. While training will be imparted free of cost, all other expenses regarding travelling, boarding, lodging etc. will have to be borne by the candidate for attending the pre-examination training programme at the designated centres. Depending on the response and administrative feasibility the right to cancel any of the Pre-Examination Training Centres and/or add some other Centres and/or make alternate arrangements is reserved.

By merely attending the Pre-Examination Training no candidate acquires any right to be selected in any of the Participating Organisations mentioned.

HOW TO APPLY

Candidates can apply online only from 17.11.2015 to 01.12.2015 through the link in the careers page of the Bank's website (www.andhrabank.in) and no other mode of application will be accepted.

Prerequisite for applying online:

Before applying online, candidates should:

- Scan their photograph and signature, ensuring that both conform to the required specifications given in Annexure-I to this notification.
- Keep the necessary details of Educational Qualifications and other personal details handy for entering in the online application.
- Create a valid personal email ID, if not already done. The email ID should be kept alive for entire duration of the selection process. Under no circumstances, the applicant should share email ID with any other person. Third party email ID is not permitted.

Non-refundable Application fees/Intimation Charges (payable only through online mode):

<table>
<thead>
<tr>
<th>Category of Applicant</th>
<th>Amount Payable*</th>
</tr>
</thead>
<tbody>
<tr>
<td>For GEN &amp; OBC</td>
<td>Rs.600.00 (application fees)</td>
</tr>
<tr>
<td>For SC/ST/PWD candidates</td>
<td>Rs.100.00 (intimation charges)</td>
</tr>
</tbody>
</table>

*The transaction charges, if any, for Online Payment of application fees/ intimation charges will have to be borne by the applicant.

Note: The Payment of application fees by any other mode except online will not be accepted. Instruments, like Demand Draft / Bankers cheque / Indian postal orders received towards payment of application fees/ intimation charges will not be accepted under any circumstances. The application fees/Intimation Charges are non-refundable and once paid will not be refunded on any account nor can be held for in reserve for any other examination or selection.

Procedure for applying online:

- The applicants are required to go to the Bank's website www.andhrabank.in under Careers page and click on the option ADMISSION TO PGDBF COURSE OFFERED THROUGH MANIPAL UNIVERSITY 2015-16 for applying online. Before filling the online application, the candidate should ensure that they fulfil all the eligibility criteria given in the notification.
- The applicants should completely fill up the online application form and upload their photograph and signature, as per the specifications given in the Annexure-I of this notification.
- The applicants should very carefully fill in the details in the On-Line Application at appropriate places and click on the "FINAL SUBMIT" button at the end of the Online Application format. Before pressing the "FINAL SUBMIT" button, candidates are advised to verify every field filled in the application.
- The application form is integrated with the payment gateway. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
- If the online transaction has been successfully completed, an e-receipt, Registration Number & Password will be generated. The applicants should note their Registration Numbers and Password for future reference.
- If the online transaction has not been successfully completed then candidates are advised to login again with their provisional registration number and password and pay the Application Fees/ Intimation Charges online.
- The applicants are required to take a printout of the e-receipt and the submitted online application form. The applicants are also requested to save the same on their Computer system for their future need/record.
Note:

- After submitting the payment information in the online application form, DO NOT press Back or Refresh button in order to avoid double charge.
- For Credit Card users, all prices are listed in Indian Rupee. In case of non-Indian credit card, the Bank will convert the amount based on its prevailing exchange rates.
- To ensure the security of the data, please close the browser window once transaction is completed.
- An email / SMS intimation with the Registration Number and password generated on successful registration of the application will be sent as a system generated acknowledgement to the email ID / Mobile Number specified in the online application form.
- An online application, which is incomplete in any respect, such as without photograph and signature uploaded in the online application form / unsuccessful fee payment will not be considered as valid.

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.

**IMPORTANT DATES**

<table>
<thead>
<tr>
<th>Website Link Open (for submission of online applications)</th>
<th>17.11.2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>Date of Examination (Tentative)</td>
<td>27.12.2015</td>
</tr>
</tbody>
</table>

**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 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 Â 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. 01.12.2015. 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 (OC)’ or ‘GEN (V1)’ or ‘GEN (HI)’, GEN (XS) as the case may be.

g) The candidates will have to appear for the Online examination 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 Manipal University , if declared successful in the selection process is subject to his/ her being declared medically fit by the Medical Officer not below the rank of Assistant Civil Surgeon . Candidate will be required to submit Medical Examination Report in the format provided by the Bank.
Admission to Online examination and further process of selection will be purely provisional without verification of age/ qualification/ category (OBC/SC/ST/PWD) etc. of the candidates with reference to documents.

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

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.

Canvassing in any form will be a disqualification.

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,
- Using unfair means during the examination OR
- Impersonating or procuring impersonation by any person OR
- Misbehaving in the examination hall OR
- Resorting to any irregular or improper means in connection with his/ her candidature by selection OR
- 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:
- 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 or recruitment conducted by the Bank.

**SELECTION PROCESS**
Candidates shall be selected through a selection process consisting of an (open) online exam followed by Interview.

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.

<table>
<thead>
<tr>
<th>Type</th>
<th>Sr. No</th>
<th>Name of the Test</th>
<th>No. of Qs</th>
<th>Max. Marks</th>
<th>Composite Time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Objective (Online)</td>
<td>1</td>
<td>Reasoning</td>
<td>50</td>
<td>50</td>
<td>2 hours</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Quantitative Aptitude</td>
<td>50</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>English Language</td>
<td>50</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>General Awareness(with special reference to Banking Industry)</td>
<td>50</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

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 interview. Candidates will be shortlisted for interview depending on the number of vacancies, cut-off in each test and online test as decided by the Bank.

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 handout and a sample test shall also be uploaded on the site which candidates can take to familiarize themselves with the nature of Test & Questions.

**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 5 times the number of intake in each category, will be called for Interview. The qualifying marks in Interview will be as decided by the Bank.

The final merit list for selection will be on the basis of performance in Online Test, Group discussion (GD) and Interview.

**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.
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>City</th>
<th>Sr. No</th>
<th>City</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bangalore</td>
<td>5</td>
<td>Kolkata</td>
</tr>
<tr>
<td>2</td>
<td>Chennai</td>
<td>6</td>
<td>Mumbai</td>
</tr>
<tr>
<td>3</td>
<td>Delhi</td>
<td>7</td>
<td>Vijaywada</td>
</tr>
<tr>
<td>4</td>
<td>Hyderabad</td>
<td>8</td>
<td>Vishakapatnam</td>
</tr>
</tbody>
</table>

Call letters for the online examination:-

The date of the Online Examination is tentatively FIXED on 27.12.2015. However, the 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 Banks 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.

COURSE DETAILS: Available in CAREER PAGE of Andhra Bank website (www.andhraban.in)

PROGRAMME FEES

The fees for this Course will be Rs. 3.50 lakhs plus applicable taxes to be paid.

FINANCING / LOAN OPTIONS

Students can finance the course fees by availing an Education Loan which will be granted by Andhra Bank at a highly concessional rate of interest of 8% p.a. 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 60 months (5 years) to ensure that there is minimal impact in the monthly earnings of the PO.

LOYALTY BONUS

As a loyalty bonus, Bank may consider to refund to the candidate the entire amount of loan and interest in a deferred manner, in annual instalments, starting from the end of fifth year.

Guidelines for scanning and Upload of Photograph (4.5cm × 3.5cm) & 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 you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there’s no “red-eye”
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

**Signature Image:**

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

**Scanning the photograph & signature:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is : image01.jpg or image01.jpeg

Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

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

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

- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.

**Procedure for Uploading the Photograph and Signature**

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

**Your Online Application will not be registered unless you upload your 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. After uploading the photograph/signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or
signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.

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