



Personnel Department
Head Office: Manipal 576104
E-Mail: horecruitments@syndicatebank.co.in

Advt. No.PD:HRDD:REC:PGDBF:560/2015

ADMISSION TO POSTGRADUATE DIPLOMA IN BANKING & FINANCE COURSE OFFERED THROUGH MANIPAL UNIVERSITY & NITTE UNIVERSITY - 2016-2017

Syndicate Bank invites young and bright graduates who fulfill the eligibility criteria specified and who are interested in a Banking career with one of India's best Banks to apply for admissions to the 1 year Post Graduate Diploma in Banking and Finance course in Manipal Global Education Services Pvt Ltd. Bangalore (MaGE) and Nitte Education International Pvt Ltd. Greater Noida (NEIPL).

On successful completion of the course within the stipulated time period, the candidate would be offered appointment in the bank as Probationary Officers in Junior Management Grade / Scale-I.

Candidates shall be selected through selection process consisting of online test followed by Group Discussion or/and Personal Interview. Admission to the 1 year full-time post graduate diploma course in Banking and Finance from Manipal University and NITTE University to be conducted at Manipal Global Education Services Pvt Ltd, Bangalore (MaGE) and Nitte Education International Pvt Ltd. Greater Noida (NEIPL) comes with the assurance of a full-fledged Banking career with Syndicate Bank on successful completion of the course.

Schedule of Events	Dates
Start date for Online Registration	16.12.2015
Online Payment of Application Fees	16.12.2015 to 31.12.2015
Last date for Online Registration	31.12.2015
Download of Call letter for Examination	After 21.01.2016
Date of Online test(Tentative)	07.02.2016

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

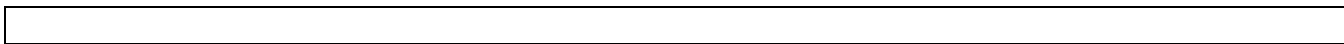
The selected students will be inducted in Manipal Global Education Services Pvt Ltd, Bangalore (MaGE) and one in Nitte Education International Pvt Ltd. Greater Noida (NEIPL) through this current selection exercise for 2016-17.

The total number of Students intake and reserved Student intake are given hereunder and are provisional which may vary depending upon requirement of the Bank & availability of candidates under the respective category :-

Number of Student intake					Age (As on 01.10.2015)
Unreserved	OBC	SC	ST	Total	
303	162	90	45	600	Minimum- 20 years Maximum- 28 years

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.



3. ELIGIBILITY CRITERIA AND GENERAL INFORMATION

- A. **Qualification (As on 01.10.2015)** – 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.
- B. **Age (As on 01.10.2015) Minimum 20 years- Maximum 28 years i.e.** a candidate must have been born not later than 01.10.1995 and not earlier than 02.10.1987 (both dates inclusive)

Relaxation in Upper Age Limit

Sr. No	Category	Age Relaxation
A	Scheduled Caste/ Scheduled Tribe candidates	5 years
B	Other Backward Classes (Non-Creamy Layer) candidates	3 years
C	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	5 years for selection through written test & interview, subject to ceiling, as per Govt. Guidelines
D	All persons who have ordinarily been domiciled in the state of J & K 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:

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

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

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 L)

- i. Impaired reach
- ii. Weakness of grip
- iii. 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 of 20 degrees or worse.
- Candidates having low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device.

- 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.

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 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.
- Candidates eligible for and who wish to use the services of a scribe in the online test should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.

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.

4. 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
- Sub-Divisional Officer of the area where the candidate and/or his family normally resides

b. For Persons with Disability :-

Authorized 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 maybe. 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.

5. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

- A. APPLICATION REGISTRATION
- B. PAYMENT OF FEES

Candidates can apply only online from 16.12.2015 to 31.12.2015 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 in annexure I to this advertisement.
- (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 / Interview 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. **The communication sent to registered E-Mail id, happens to return for any reason Bank will not hold any responsibility.**

(iii) APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

PAYMENT OF FEE ON LINE: **16.12.2015 to 31.12.2015**
(both days inclusive)

CATEGORY	AMOUNT (Rs.)
SC/ST/PWD	Rs. 100.00 (INTIMATION CHARGES ONLY)
GENERAL & OTHERS	Rs. 600.00 (APPLICATION FEE + INTIMATION CHARGES)

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

A. Application Procedure

- (i) Candidates to go to the Bank's website www.syndicatebank.in and click on the 'CAREER' and then click on the link "PGDBF PROGRAMME 2016-17" this will open a new window in this window click on "APPLY ONLINE"
- (ii) To register applications 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.
- (iii) 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.
- (iv) 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.
- (v) 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.
- (vi) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- (vii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature - (annexure I).
- (viii) Candidates can proceed to fill other details of the Application Form.

- (ix) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
- (x) 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.
- (xi) Click on 'Payment' Tab and proceed for online payment..

B. PAYMENT OF FEES (ONLINE MODE ONLY)

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 only Master/ Visa Debit or Credit cards or Internet Banking.
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.

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.

6. **IMPORTANT DATES :-**

Website Link Open (for submission of online applications)	16.12.2015 to 31.12.2015
Date of Examination (Tentative)	07.02.2016

7. **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 fulfill 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 4 (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. Candidates belonging to Creamy Layer will be excluded from the benefits of reservations for OBCs in Civil Post and Services under Govt. of India. OBC caste certificate containing Non-creamy layer clause should be issued on or after 01.04.2015. Candidates belonging to OBC category but coming in the 'CREAMY LAYER' is not entitled to OBC reservation and age relaxation. Such candidates should indicate their category as 'GEN' or 'GEN (OC)' 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, Interview and/ or GD at their own expense.
- 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 Udupi.
- 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 test/ selection process.
- m. The candidates will appear for the online test 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 Global Education Services Pvt Ltd, Bangalore (MaGE) and Nitte Education International Pvt Ltd. Greater Noida(NEIPL), 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/OBC) 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. **CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.**
- t. On completion of the interview process, depending upon the vacancies to be filled based on the needs of the Bank, Candidate short listed will be provisionally allotted to one of the institute based on the merit cum preference. The decision of the bank in provisional

allotment of institution shall be final and binding upon the selected candidates. However Bank reserves the right to cancel, re-allot institution wise allocation / change the process depending upon the exigencies or otherwise.

- 8. 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 test/ 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 may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:

- o To be disqualified from the examination for which he/ she is a candidate
- o To be debarred, either permanently or for a specified period, from any examination or recruitment conducted by the Bank.

9. SELECTION PROCESS

Candidates shall be selected by Syndicate Bank through a selection process consisting of an (open) online test conducted by IBPS followed by Interview and / or Group discussion. The selection process aims at getting applicants who are likely to succeed at various roles in the Bank. The endeavor 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	Sr. No.	Name of the Test	No. of Qs.	Max. Marks	Time
Objective (Online)	1	Reasoning	50	50	Composite Time of two hours
	2	Quantitative Aptitude	50	50	
	3	English Language	50	50	
	4	General Awareness	50	50	

The candidates are required to qualify in the Objective Tests by securing passing marks, in each of the tests, to be decided by the Bank on the basis of the performance of all the competing candidates taken together in each test to a minimum required level for each category

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.

10. Personal Interview and/or Group Discussion

The aggregate marks of qualified candidates in the Objective 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 vacancies declared for each category, will be called for Group Discussion

and/or Interview as decided by the Bank. The qualifying marks in Group Discussion and/or 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 and/or Interview as decided by the Bank.

- **Centres for online test:** The list of centres for the online test is given below. The exact address of the venue will be advised in the call letters.
- The 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.

Sr. No	City	Sr. No	City
1.	Agra	19.	Kannur
2.	Ahmedabad	20.	Karwar
3.	Anantapur	21.	Kolkata
4.	Bangalore	22.	Lucknow
5.	Bellary	23.	Ludhiana
6.	Bhopal	24.	Mangalore
7.	Bhubaneshwar	25.	Mumbai
8.	Bijapur	26.	Mysore
9.	Chandigarh	27.	Nagpur
10.	Chennai	28.	Nellore
11.	Coimbatore	29.	Panaji
12.	Dehradun	30.	Patna
13.	Delhi-Ncr	31.	Pune
14.	Ernakulam	32.	Thiruvananthapuram
15.	Guwahati	33.	Vadodara
16.	Hubli	34.	Varanasi
17.	Hyderabad	35.	Vijayawada
18.	Jaipur	36.	Visakhapatnam

11. Call letters for the online examination:-

The date of the Online Examination is TENTATIVELY **FIXED on 07.02.2016.** 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 only. 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.

12. PROGRAMME / COURSE FEES

The fees for this Course will be Rs. 3.50 lakhs (all inclusive of boarding, Lodging and course fees, other fees, etc.) plus service taxes, as applicable to be paid by the student. Changes in

the Course fees if any will be informed to the successful candidates subsequently.

Apart from the above course fees, the exam fees for undergoing various Certification exams viz. NISM (Mutual Funds) and NISM (Depository services) as mandated under the course will have to be borne by the candidates, as per the fees charged by NISM from time to time for conducting these Certification exams. Currently, the fee for NISM (Mutual Funds) and NISM (Depository services) certification exams comes to Rs. 3000/- per candidate.

13. FINANCING / LOAN OPTIONS

Students can pay the course fees by availing an Education Loan which will be considered by Syndicate Bank as per Synd Vidya Scheme. Students can therefore obtain a high quality specialized course in Banking and Finance.

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 course 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 on the monthly earnings of the PO.

INCENTIVES:-

During nine months class room training the students shall be paid a sum of Rs 2500/- pm as stipend and during the last three months of internship a stipend of Rs 10000/- pm shall be paid.

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 installments, starting from the end of fifth year subject to education loan being regular if availed.

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 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 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 : 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/MOOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MOOffice 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

Your Online Application will not be registered unless you upload your photograph and signature as specified.

Note:

- In case the face in the photograph or signature is unclear, the candidate's application may be rejected.
- After registering online candidates are advised to take a printout of their system generated online application forms.
- In case the photograph or signature is unclear, the candidate may edit his/ her application and re-upload his/ her photograph or signature.

Date :16.12.2015
Place : Manipal

Sd/-
General Manager (P)