BHARATIYA MAHILA BANK LTD.
(WHOLLY OWNED BY GOVT. OF INDIA)
Regd. Office: 9th Floor, IFCI Building, 61, Nehru Place, New Delhi-110019
www.bmb.co.in

RECRUITMENT OF OFFICERS IN BHARATIYA MAHILA BANK LTD.

JOIN INDIA'S FIRST WOMEN'S BANK FOR A CHALLENGING CAREER.

BHARATIYA MAHILA BANK LTD., the first women's public sector bank in India has become operational from 19th November, 2013 and is presently having -23- branches The Bank has ambitious plan for operations on a PAN India level with the key objective of focusing on the banking needs of women and promoting their economic empowerment.

BHARATIYA MAHILA BANK LTD. is positioning itself to achieve "top of mind recall" for all women by providing "best-in-class" services to woman belonging to the corporate/ HNI or the rural poor category. Towards this end, the Bank has adopted an ideal mix of technology and low cost delivery models to reach out to a wider group while bringing in efficiencies. The Bank is committed to focus on skill development and financial literacy through training besides focusing on women with specific products and services as per target profile. While the focus of the Bank would be to cater to the needs of women **it would not exclude any other segment/ individuals from its purview.**

BHARATIYA MAHILA BANK LTD. is in the process of resourcing intelligent and passionate workforce committed to assisting the organization in formulation, adoption and defining of business strategies and goals from time to time as also delivering business goals.

At BHARATIYA MAHILA BANK LTD., we want you to realize your potential and fulfill your aspirations as a professional Banker. We shall provide you the right environment, recognition and good career opportunities.

If you have a dream to share with and translate them into business reality and serve the country through the medium of Public Sector Bank, and also fulfill the prescribed eligibility criteria, you may be the right person we are interested in for the following positions:

Post Code	POST & GRADE / SCALE & LOCATION	VACANCIES	JOB PROFILE	Age as on 01.06.14	Educational Qualifications as on 01.06.2014	Work Experience as on 01.06.2014 (experience below 6 months in any organization would not be considered)
01	Chief Manager - Head of IT Strategy, Governance, Service Quality & compliance (SMG/S-IV) Mumbai/ Delhi	01	Prepare IT strategy for the Bank aligned to business strategy, Prepare and manage all Board documents relating to presentation and approval, Convene and conduct IT steering committees, define standards for IT quality assurance and lay down testing plan for UAT, plan quality improvements of all IT processes, documenting defects, maintain IT audit calendar, co-ordinate with IT operations group for audit and compliance of the same.	Min. 27yrs Max – 40yrs	Post Graduate degree from a reputed university or degree from a reputed engineering college or MCA. MBA would be an additional qualification but not mandatory	The candidate should have relevant experience of not less than 7 years preferably in a Financial Institution/ Bank.
02	Chief Manager - Head IT Security (CISO). (SMG/S-IV)	01	Reduce information and information technology risk by establishing and maintaining enterprise vision, strategy and program, respond to incidents, establish appropriate standards and controls to reduce IT risk, frame policies on IT disaster	Min. 27yrs Max – 40yrs	Post Graduate degree from a reputed university or degree from a reputed engineering	7 Years experience in Information Technology of which; Minimum 4 years of proven experience in Information Security Management in BFSI domain. Preference will be given to

	Mumbai/ Delhi		recovery standards and monitor implementation of the same, frame and implement policies and procedures relating to information security, enforce identity and access management controls, responsible to internal and external agencies for information related compliance.		college Should possess at least one of the following Certificates; CISA (Certified Information System Auditor) CISM (Certified Information System Manager) CISSP (Certified Information System Security Professional)	experience in FIs and Banks.
03	Chief Manager-(Head IT planning, Budgeting and Vendor Management) (SMG/S-IV) Mumbai/ Delhi	01	Prepare IT budget aligned to IT strategy of the Bank, document granular details of the budget as per various IT line items of expenditure like Capital and Operating expenses, prepare expenditure calendar and provide forecast to finance, manage vendor relations and set up price negotiation framework of the bank, handle all procurement as per guidelines of public sector banks and be responsible for strict compliance of processes of IT procurements, provide monthly and quarterly expenditure statements to CIO as per the delegation of financial powers	Min. 27yrs Max – 40 yrs	Post Graduate degree from a recognized University or degree from a reputed engineering college. A degree in finance is desirable but not mandatory.	Minimum 7 years in Computer Hardware Management / Maintenance/ System Administration preferably in FIs and Banks. Preferably have experience in supply chain management of IT assets/ services.
04	Chief Manager-(Head IT Project Management) (SMG/S-IV) Mumbai/ Delhi	01	To work with senior business managers and IT management to define and implement the IT and project governance frame work, establish and maintain an IT project monitoring, measurement and management system and monitor and control project delivery, conduct IT project steering meetings to report IT project progress and alert as a regular process to top management, establish processes for accepting new business requirement, change requests, and ensure implementation.	Min. 27yrs Max – 40yrs	Post Graduate degree from a recognized University or degree from a reputed engineering college. A degree in finance is desirable but not mandatory.	The candidate should have experience of not less than 7 years preferably in a Financial Institution/ Bank out of which 3 yrs. should be in Project Mgt.
05	Chief Manager (Chief Economist) (SMG/S-IV) Delhi	01	Analysis of macro economic environment, impact of monetary, fiscal and other policies on Banking sector, Research and analyzing data from different sources, using mathematical modeling techniques, Interpreting complex numerical and financial information, Preparing market forecasts, Reviewing current market and economic information	Min. 27yrs Max – 40yrs	Post-Graduation in Economics with specialization in monetary / financial economics or econometrics Banking / Finance. Doctoral degree in areas of	Minimum 7 years of experience in Applied Economic research. Candidates should have high level of skills in quantitative techniques and thorough knowledge of financial markets/ economics of India & international perception.

			and reporting on trends and predict changes, Advising on specific market events and their impact, providing strategic inputs to the top management of the Bank, communicating the Bank's thinking to the external stake holders.		money / banking /international finance would be an added advantage	
06	Chief Manager –(Human Resource Development) (SMG/S-IV) Delhi	01	Employee on boarding, driving an effective learning and development agenda that impacts the employees and the business, competency mapping, integrated talent management and human resource development strategies, executing employee engagement initiatives to keep the people together, and make the work place exciting, rewarding and engaging, Performance Management, conducting periodical employee surveys and designing interventions to address concern areas, in-house organizational research and OD initiative, Employee communication, HRD policy document covering long term HRD strategy.	Min. 27yrs Max – 40yrs	Post graduation / MBA with specialization in HR from premier B Schools/ institutions.	7 years of relevant experience in designing and implementing HRD policies and practices - preferably in a financial institution/ banks.
07	Senior Manager -Legal (MMG/S-III) Delhi	01	Providing support in legal administration to both to corporate and field functionaries and follow up of cases filed by and against the Bank and other aspects of law relevant to Banking business; Drafting and vetting the Documents from legal perspective and providing legal support for documentation; Assisting in dealing with legal aspects of issues relating to premises, service matters etc. Providing comprehensive instructions/briefing to counsel in connection with litigation involving the Bank; Managing Bank's litigation process before various forums; Ensuring legal compliances as per RBI guidelines and other applicable prevalent laws in force; Assisting in implementation of Right to Information (RTI) Act, managing claims against the Bank before Courts and Consumer Forums, Banking Ombudsman etc,; Assisting the bank in fraud cases; Submission of periodic reports on all aspects of the portfolio;	Min. 25yrs Max – 35 yrs.	Graduation with LLB / LLB (5 Years Course)	Enrolled as an advocate with Bar Council and 3 years experience of practice at Bar or Judicial service and/ or 5 years as a Law Officer in the Legal Dept. of a Scheduled Commercial Bank/ Private Sector Bank/ Financial Institution/ Central/ State Government or of a Public Sector Undertaking. Candidates should produce a certificate of having the requisite post qualification work experience from the Court/ Bar council/ organization.
08	Senior Manager - Civil Engineer (MMG/S-III) Delhi	01	Designing, planning, identifying the works/ measures required, preparing tenders, estimation, bill of quantity, site supervision, testing at site, quality control, certification of bills, estate management, repairs and maintenance to properties, budgeting etc.	Min. 25yrs Max – 35 yrs.	B.E/ B.TECH (CIVIL ENGINEERING) degree from a UGC recognized University / AICTE Accredited Institution	Minimum 5 Years post qualification work experience in related works with reputed consultancy firms/ Contractors for construction of multi storey buildings/ repairs. Some experience in design, material testing is desirable besides experience

						in preparation of cost estimates for construction work and checking of contractors bills. The applicant should be fully conversant with code of practice and relevant BIS code.
09	Senior Manager – Architect (MMG/S-III) Delhi	01	Designing, planning, specifications, Site Supervision, certification of bills, preparing tenders, bill of quantity, repairs and maintenance to properties, New construction work, Interior Decoration, budgeting etc.	Min. 25yrs Max – 35 yrs.	B.Arch (Architecture) degree from a UGC recognized University / AICTE Accredited institution	Minimum 5 Years post qualification work experience in related electrical and interior works with reputed consultancy firms / Contractors for construction of multi storey buildings /repairs. The applicant should be fully conversant with code of practice and local Bye Laws. The applicant should be fully conversant with Computer based presentation in Auto CAD, 3D Studio, 3D Max, and Photo Shop besides ability to liase with Municipal Authorities
10	Senior Manager – Forex Dealer (MMG/S-III) Delhi	02	Foreign Exchange Dealings, Cover Operations, Fund Management and other related aspects of dealing room.	Min. 25yrs Max – 35 yrs.	Graduate in any discipline and Post Graduate Degree/ Diploma in Treasury Mgt./ Forex	Minimum 5 years of experience in Foreign Exchange Dealing in a Public sector/ private sector bank, FI etc.
11	Manager-Agriculture /Rural development (MMG/S-II) Various branches	12	Conducting surveys of command area, identifying potential areas of business growth, developing & increasing the volume of business specifically with respect to advances to the focus sectors; Scrutinizing/ conducting pre & post inspection, due diligence, obtaining/renewal of security documents etc and appraising credit proposals; Increasing customer base in the agriculture & other priority sectors Assisting in mobilization of resources with specific focus on CASA to enhance market share; Increasing visibility and awareness of the Bank's product & services through rural publicity; Implementing various initiatives to enhance financial inclusion;	Min. 21 yrs Max – 28yrs	4 year Degree (graduation) in Agriculture/ Horticulture/ Animal Husbandry/ Veterinary Science/ Dairy Science/ Agri. Engineering/ Fishery Science/ Pisciculture/ Agri Marketing/ Co-operation & Banking/ Agro-Forestry from Recognised University.	3 years of experience as an agriculture officer in a Public sector/ Private Sector Bank. Relaxation in the criteria would be given in deserving cases.
12	Manager-Official Language (MMG/S-II) Delhi	01	Compliance to Official Language (OL) policy of Government Of India; translation of defined documents to Official Language as per Official Language Act, 1963; training /workshops of staff on official language from a banking context; Submission of Official Language reports; Developing and implementing innovative means for	Min – 21 yrs Max – 28yrs	Post Graduation in Hindi, with English as one of the subjects at Degree Level.	Minimum 3 year experience in Translation from English to Hindi and vice-versa in a full time post in a reputed organization.

			enhancing implementation of official language;			

13	Manager-Security (MMG/S-II) Delhi	01	Maintaining the Bank security systems and manpower in a state of high efficiency; Monitoring and rendering advice on Adequacy of Security aspects and Fire Safety of existing and proposed branches / currency chests; Liaisoning with Police & other Security Officials; Training; Convening security committee meetings;	Min. 21 yrs Max – 30 yrs	Graduation Degree in any discipline from a recognized University or any equivalent qualification recognized as such by the Government of India.	An Officer with 5 years of commissioned service in Indian Army / Navy / Air force OR 5 years of service as a Police Officer not below the rank of Asstt. Supdt. of Police/ Dy. Supdt. of Police OR Officers of identical work in para military forces with 5 years' experience.
14	Manager Marketing & Business development (MMG/S-II) Delhi & Other Centers	15	Developing short and long-term goals, objectives, and strategies for marketing, public relations, and advertising functions, coordinating marketing program to establish, maintain, and solidify business relationships, promoting and professionally selling full range of consumer banking and financial service products to existing and potential customers; to grow branch assets and liabilities through branch staff referrals and own sales of CASA and Personal loans etc., providing input to the product development team, ensuring an excellent customer experience	Min. 21 yrs Max – 28yrs	Graduate and Full time MBA with Marketing as specialization from a recognized university/ institution.	3 years of sales and marketing experience in a Public sector/ private sector bank, NBFC etc.,
15	Manager Credit (MMG/S-II) Delhi/ Mumbai	05	Increasing Advances Portfolio, Credit processing/ operations. Pre-sanction inspection, documentation, timely & efficient disbursement as per terms of sanction, creation of charges, correct interest rate application, etc. Conduct of post-disbursement inspection, godown inspection, stock inspection, etc. Completing the credit rating of all eligible accounts. Timely review of all accounts by due date (within -3-months), ensuring no pendency in renewal of documents, obtaining of LADs, periodical & timely inspection. Monitoring, compliance and submission of periodical Returns, Preventing Slippages etc. Monitoring of repayment as per stipulations. Rectification of irregularities pointed out in various reports.	Min. 21 yrs Max – 28yrs	Graduate and Full time MBA with Finance as specialization and/ or CA from a recognized university/ institution.	3 years of relevant experience in a Public sector/ private sector bank, NBFC, FI etc.
POSITIONS AT BRANCHES WHICH ARE PROPOSED TO BE OPENED						
16	Senior Branch Manager (MMG/S-III) Various branches	60	Branch Head is responsible for all of the functions of a branch office, building rapport with the community in order to attract business Sales and service of bank's products and services, making sure that the branch's goals and objectives are met in a timely fashion.	Min. 25yrs Max – 35 yrs.	Graduation in any discipline.	5 years of experience as branch head in any Public Sector / Private sector bank / reputed NBFC with strong sales, people-management and customer-service skills. Groomed credit officers who have worked as branch heads would also be considered with relaxation.

17	Manager - General Banking operations (MMG/S-II) Various branches	120	Leading the branch operations, , ensuring service excellence, ensuring cross selling of products, authorizing & clearing transactions, checking entries, ensuring regulatory and procedural compliance, vault / key custodian, co-ordinate with higher authorities, ability to manage and motivate staff.	Min. 21 yrs Max – 28yrs	Graduation in any discipline	3 years of experience in banking operations at the branch level in a Public Sector /Private Sector Bank. Should be well conversant with banking technology – CBS and related applications.
	TOTAL VACANCIES	**225**				
PLUS						
Computer Literacy: Operating and working knowledge in computer systems is mandatory i.e. candidates should have Certificate/ Diploma/ Degree in Computer Applications OR Should have studied Computer/ Information Technology as one of the subjects in the High School/ College/ Institute.						

Reservations:

Scale	No. of posts for								
	SC	ST	OBC *	UR	TOTAL	Of which PWD			
						VI	HI	OH	Total
SMG/S-IV	0	0	1	5	06				
MMG/S-III	9	4	17	35	65				
MMG/S-II	23	11	41	79	154				
Total	32	15	59	119	225	2	2	2	6

*Vacancies reserved for OBC category are available to OBC candidates belonging to 'Non Creamy layer'. 'Creamy Layer' OBC candidates should indicate their category as 'UR'.

Vacancies for PWD category candidates are reserved horizontally. Vacancies including reserved vacancies are provisional and may vary according to the requirements of Bank.

ABBREVIATIONS: SMGS-IV – Senior Management Grade Scale IV; MMGS-III – Middle Management Grade Scale III; MMGS-II – Middle Management Grade Scale II; SC - Scheduled Caste; ST - Scheduled Tribe; OBC - Other Backward Class; UR - Unreserved; PWD – Persons With Disabilities; VI - Visually impaired; HI - Hearing Impaired; OH – Orthopedically Handicapped.

IMPORTANT DATES:

Website Link Open.	**04.06.2014**
Last date for deposit of fees	**18.06.2014**

Note:-

1. The number of openings and /or disciplines as indicated above are provisional and the Bank reserves the right to change according to the actual requirements of the Bank.

2. The job profile mentioned is only in brief. The Bank reserves right to assign any other duties / responsibilities depending on the requirement.

3. In case of non-availability of reserved candidates, the Bank reserves the right to inter-change these categories, as per Government guidelines;

4. The educational qualification prescribed for the post is the minimum. All educational qualifications should be from a recognized University/ Board.

5. Candidates should possess the work-experience as mentioned above. However, candidates possessing more than prescribed work experience in the relevant discipline shall get preference.

6. It is clarified that Persons with Disabilities will have to work in branches/ offices which have posts identified by the Bank as suitable for them.

7. The selected candidate is liable to be posted, at the sole discretion of the Bank and as per its exigencies, at any of its branches/ offices, anywhere in India.

Applicants not fulfilling this criterion and not submitting proof WILL BE SUMMARILY REJECTED.

AMOUNT OF FEES / CHARGES FOR POSTAGE:-

The amount of fee to be paid is indicated below:

Category of Applicant	Amount of Fees/ Charges for postage (Non-refundable)
SC/ ST/ Persons with Disability (PWD)	₹ 100/-
GEN/ OBC/ Ex-Servicemen	₹ 600/-

SALARY & EMOLUMENTS:

Scale	Scale of Pay *
SMGS-IV	₹30600 – 900/4 – 34200 – 1000/2 - 36200
MMGS-III	₹25700 – 800/5 – 29700 – 900/2 – 31500
MMGS-II	₹19400 – 700/1 – 20100 – 800/10 – 28100

*** The above salary scales are under revision with effect from November 2012.**

At present, initial monthly emoluments of Middle Management Grade/ Scale II Officers, including DA, HRA & CCA are approximately ₹ 36,500/- per month, ₹ 51,375/- per month for Middle Management Grade/ Scale III Officers and ₹ 61,170/- per month for Senior Management Grade/ Scale IV Officers, in a Metropolitan Centre. Allowances may vary depending upon the place of posting. In addition, Conveyance, Medical Aid, LTC and retirement benefits are admissible, as per rules of the Bank, in force from time to time.

PROBATION PERIOD: The selected candidate will be on probation **for a period of Two years** (-2- years) of active service from the date of his/ her joining the Bank.

Relaxation in Upper Age limit for reserved positions:

1	Scheduled Caste/ Scheduled Tribe	5 years
2	Other Backward Classes	3 years
3	Persons with Disability	10 years
4	All persons who have ordinarily been domiciled in Kashmir Division of J & K State during 01.01.1980 and 31.12.1989	5 years
5	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	i. by 5 years for selection through written test and interview ii. by 3 years plus period of service in Armed Forces for selection through interview only iii. by 3 years for the post of Manager (Security) subject to a maximum age limit of 40 years.
6	Persons affected by 1984 riots	5 years

Note:

i. An ex-serviceman, who has once joined a Government Job on the civil side after availing the benefits given to him as Ex-serviceman for his re-employment including a job in Public Sector Undertaking, **ceases to enjoy Ex-serviceman status for his further employment**.

ii. In the case of a candidate who is eligible for relaxation under more than one of the above categories, the age relaxation will be available on cumulative basis with any one of the remaining categories for which age relaxation is permitted as mentioned above. This cumulative age relaxation is available to SC/ST/OBC candidates only.

iii. The candidate eligible for age relaxation under Point No. 4 above must produce the domicile certificate at the time of interview from the District Magistrate in the Kashmir Division 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 Kashmir Division of the State of J&K during 1st January 1980 and 31st December 1989.

iv. All persons eligible for age relaxation under Point No. 6 must produce a certificate issued by the District Magistrate to the effect that they are eligible for relief in terms of rehabilitation package for 1984 riots affected persons sanctioned by Government and communicated by Ministry of Finance, Department of Financial Services Communication No. F.9/21/206-IR dated 27.07.2007.

v. There is no reservation for ex-Servicemen candidates in the Officers' cadre.

vi. Experience below six months in an organization will not be considered.

vii. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the relevant time, as advised by the Bank.

NATIONALITY/ CITIZENSHIP (AS ON 01.06.2014):

A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) 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.

RESERVATIONS:

A) **Reservation for SC/ ST/ OBC/ PWD candidates** will be provided as per Government guidelines. Candidates belonging to and applying under 'Reserved OBC Category' are required to submit a Certificate regarding his/ her 'Community' in the prescribed format **"FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA" (Format available on Bank's website along with this Notification)** and the Certificate should contain the **"NON-CREAMY LAYER CLAUSE" which is not more than one year old**. Candidates not producing the above certificate will not be considered under the OBC Category.

B) **Persons with Disabilities**: Under Section 33 of Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act, 1995 only such persons would be eligible for reservation who suffer from not less than 40% of relevant disability and are certified by a Medical Board appointed by the Central/ State Govt. Accordingly, candidates with the following disabilities are eligible to apply. **Applicants claiming such benefits should produce certificate in original in support of their claim at the relevant time, as advised by the Bank.**

As the reservation for Persons with Disabilities is on horizontal basis, the selected candidates will be placed in the appropriate category (viz. SC/ ST/ OBC/ GEN) to which they belong.

Visually Impaired (VI)

Blindness refers to a condition where a person suffers from any of the following conditions:
i) Total absence of sight ii) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses (iii) Limitation of the field of vision subtending an angle of 20 degrees or worse.

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.

Deaf & Hearing Impaired (HI) –

The deaf are those persons in whom the sense of hearing is non-functional for ordinary purpose of life i.e. total loss of hearing in both ears. They do not hear; understand sounds 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.

Orthopedically Handicapped (OH):

OH person is one having minimum of 40% physical defect or deformity which causes interference with the normal functioning of the bones, muscles and joints and is so certified by a Medical Board appointed by the State Government. Only those who fall in the following categories are eligible to apply:

i. BL – Both Legs affected but not Arms;
ii. OA – One Arm affected (Right or Left) - a) Impaired Reach; b) Weakness of Grip; c) Ataxia;
iii. OL – One Leg affected (Right or Left);
iv. MW – Muscular Weakness & Limited Physical Endurance.

Use of a Scribe / Paper Writer:

A SCRIBE / PAPER WRITER, to write the written test / examination, on behalf of a VisuallyChallenged (VC) [Blind] candidate & an orthopedically Challenged (OC) candidate [whose writing speed is affected by Cerebral Palsy], may be used. In all such cases where a Scribe is used, the following rules will apply:

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

ii) The scribe may be from an academic stream different from that stipulated for the post.

iii) 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 written examination.

iv) Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination.

Guidelines for candidates

1. With locomotor disability and cerebral palsy:

- An extra 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.

2. Visually Impaired candidates:

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

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

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

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.

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 Orthopaedic Surgeon, Ophthalmology Surgeon, ENT Surgeon, as the case may be.

SELECTION PROCEDURE:

1. **Depending on the number of vacancies, candidates fulfilling the eligibility criteria for positions in MMG/S II shall be called for written test wherever Bank may deem necessary. However, for the purpose of interview, eligible candidates will be shortlisted for GD and/ or personal interview in the ratio of 1:4 for General category and 1:5 for SC/ST/OBC candidates.** In other words, 4 candidates against one vacancy in General Category and 5 candidates against one vacancy in respect of SC/ST/OBC category stipulated would be called for personal interview. **Candidates possessing more than prescribed work experience in the relevant discipline shall get preference.** The Bank reserves its right to call for the Interview, candidates otherwise than in the above ratio at its sole discretion.

2. GD/ personal interview shall be conducted to assess the candidate's personality, level of communication, clarity & problem solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc. **The minimum qualifying marks would be 40% for General Category and 35% for Reserved Category**. Candidates not clearing the personal interview will not be considered for final selection.

3. Subject to the vacancies available under the respective category, only those candidates who pass the online written test/ personal interview will be shortlisted for further selection.

WRITTEN TEST

The structure of the Written Examination which may be conducted online is as follows:

Sr. No	Name of the Tests	No. of Ques.	Max. Marks	Total Time
1	Reasoning	50	50	Composite time of 2 hours
2	English Language	50	25	
3	Quantitative Aptitude	50	50	
4	Professional Knowledge	50	75	
	Total	200	200	

PENALTY FOR WRONG ANSWERS

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted as penalty. If for any question a candidate gives more than one answer, it will be treated as wrong even if one of the given answers happens to be right and there will be the same penalty of 0.25 of the marks assigned to that question deducted as penalty. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.

CENTRES FOR WRITTEN TEST/ GD/ INTERVIEW:

Bank will be holding on-line written test at the following centres:-
1). Mumbai, 2). Delhi, 3). Kolkata, 4). Chennai, 5). Hyderabad, 6). Guwahati, 7). Patna, 8). Lucknow & 9). Ranchi. The GD/ Interviews will be held at Bank's Branches and or at Registered Office at New Delhi, as deemed necessary.

Candidates are advised to give their preference of written test/ GD/ interview centre. The address for the written test/ GD/ interview centre will be advised in the call letters and also displayed on the Bank's website one week before the dates for commencement of written test/ interviews.

CALL LETTERS FOR WRITTEN TEST/ GD/ INTERVIEW:

Call letters for the purpose of written test/ GD/ interview will be available for download from the Bank's website or will be sent to the shortlisted/ eligible candidates **only through email at the email address given by them in the application form**. A list of all such candidates along with details such as date, time and venue of the interview will also be hosted on the bank's website www.bmb.co.in. Candidates are requested to regularly visit the Bank's website and keep track of the status of their candidature, from time to time. Kindly note that no other mode of communication pertaining to the interview process other than mentioned above, will be followed.

IDENTITY VERIFICATION:

The candidate should, while appearing for the personal interview produce for verification in original and submit photo copies if required, the original call letter, fee payment receipt, photo identity card, such as PAN Card/ Passport/ Driving License/ Voters Card/ Bank Passbook with photograph. If the identity of the candidate is in doubt the candidate will not be allowed to appear for the written test/Interview.

GENERAL INSTRUCTIONS:

1. A candidate can apply for only one post under this project. The applications of candidates applying for more than one post will be summarily rejected.

2. The process of registration of application is complete only when fee is deposited with the Bank through off-line/ on-line mode on or before the prescribed last date for the submission.

3. The candidates are requested to ensure before applying that they fulfill strictly the eligibility criteria (viz. age, qualification and post-qualification experience) for the post as on the date of eligibility. Admission to the written test will be purely provisional without verification of age/ qualification/ category (SC/ST/OBC/PWD) etc of the candidates with references to documents. Candidates will be subject to verification of details/ documents of the candidate when they report for the personal interview.

4. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries will be entertained by the Bank in this behalf.

5. In case, it is detected at any stage of recruitment 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 any material fact(s), his/her candidature will stand cancelled. If any of these shortcoming/s is/are detected even after appointment, his/her services are liable to be terminated.

6. All candidates will have to produce original as well as attested photocopies of certificates regarding Qualification, Work Experience, Age and Caste (if applicable), in support of their eligibility at the time of interview, failing which their candidature will be cancelled.

7. In case of candidates belonging to OBC category, the certificate inter-alia must specify that the candidate does not belong to 'CREAMY LAYER' section excluded from the benefits of reservations for OBCs in Civil Post and Services under Govt. of India. OBC certificate **should not be more than one year old as on the date of application**.

8. The candidates will have to appear for 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.

9. Only candidates willing to serve anywhere in India should apply.

10. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at New Delhi. The Bank takes no responsibility to connect any Certificate/Remittance sent separately.

11. Candidates serving in Government/ Public Sector Undertaking (including Bank) should produce a 'No Objection Certificate' from their employer at the time of interview, in the absence of which, his/ her candidature may not be considered.

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

13. Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service & Conduct Rules of the Bank.

14. **Canvassing in any form will be a disqualification.**

15. **Action 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.

16. Bank reserves the right to change the selection procedure, if necessary. The change, if any, shall be communicated to the candidates in advance.

17. Bank would be free to reject the candidature of any candidate at any stage of the recruitment process, if he/she is found to be ineligible. If appointed, such a candidate may be summarily removed and the fees paid by the ineligible candidates shall be forfeited.

HOW TO APPLY:

1. **Candidates are required to apply Online through website. No other means/ mode of application will be accepted.**
2. **Candidates are required to have a valid personal email ID and Contact No.** It should be kept active during the currency of this recruitment project. Bank may send call letters for written test, interview etc. through the registered email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying Online. **Under no circumstances, he/she should share/ mention email ID to/ or of any other person.**
3. Candidates should scan their photograph and signature, ensuring that both the photograph and signature are within the required specifications. If the size of the file is more than the specified limit then adjust the settings of the scanner.
4. Applicants are first required to go to the Bank's website www.bmb.co.in and open the link 'Careers - Ongoing Recruitment Exercises'. Thereafter, open the Recruitment Notification entitled Bharatiya Mahila Bank **'RECRUITMENT OF OFFICERS - PROJECT 2014-15'**
5. Candidates can apply Online by visiting the Recruitment Page of the Bank's website and going to the sublink titled **"Online APPLICATION FOR RECRUITMENT OF GENERALIST/ SPECIALIST OFFICERS". Click on this sublink will open up the appropriate Online Application Format.**
4. Carefully fill in the necessary details in the Online Application Form at the appropriate places and submit the same Online.
5. 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 Provisional registration number and password. An Email & SMS indicating the Provisional Registration number and Password will also be sent. They can reopen the saved data using Provisional 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.

MODE OF PAYMENT :-

6. Candidates only have the option of remitting fees via **ONLINE MODE** where the application form is integrated with the payment gateway and the payment process can be completed by following the instructions. The payment can be made using only Master/ Visa Debit or Credit Card by providing information as asked on the screen. **On successful completion of the transaction, an e-receipt would be generated. Candidates are required to take a print of the e-receipt which will have to be produced, if called for interview. Online payment receipt will have to be produced, at the time of written test or interview, as the case may be.**
   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.

7. **Without call letter the candidates will not be allowed to appear for Written Test/Interview.**

8. **Candidates are, advised to keep printouts of the application form and e-receipt for future use.**

9. There is a provision to modify the online application **prior to submission only**. Candidates are requested to make use of this facility to correct the details in online application, if any. This modification facility shall be available upto 18.06.2014. After 18.06.2014, no modification will be permitted.

10. **The name of the candidate and 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.**

Note:

1. *Application once made will not be allowed to be withdrawn and fees once paid will **NOT** be refunded on any count nor can it be held in reserve for any other recruitment or selection process.*

GUIDELINES FOR SCANNING THE PHOTOGRAPH AND 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:-

(i) Photograph Image :

1) Photograph must be a recent passport style colour picture.

2) Make sure that the picture is in colour, taken against a light coloured, preferably white background.

3) Look straight at the camera with a relaxed face.

4) 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.

5) If you have to use flash, ensure there's no "red-eye".

6) If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.

7) Caps, hats and dark glasses are not acceptable, religious headwear is allowed but it must not cover your face.

8) Dimensions 200 x 230 pixels (preferred).

9) Size of the file should be between 20kb – 50kb.

10) Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no of colours etc during the process of scanning.

(ii) Signature Imaging:

1) The applicant has to sign on white paper with Black Ink Pen.

2) The signature must be signed only by the applicant and not by any other person.

3) The signature will be used to put on the Hall Ticket and wherever necessary.

4) 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.

5) Dimensions 140 x 60 pixels (preferred)

6) Size of the file should be between 10kb – 20kb.

7) Ensure that the size of the scanned image is not more than 20kb.

(iii) Scanning the photograph & signature:

1) Set the scanner resolution to a minimum of 200 dpi (dots per inch).

2) Set the colour to True Colour

3) File size as specified above.

4) 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).

5) 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 and 20kb respectively by using MSPaint 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 50kb (photograph) & 20kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

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

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

(iii) Procedure for uploading the Photograph and Signature:

1) There will be two separate links for uploading Photograph and Signature.

2) Click on the respective link 'Upload Photograph/ Signature".

3) Browse and select the location where the scanned photograph/ signature file has been saved.

4) Select the file by clicking on it.

5) Click the 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.
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 application and re-upload his photograph or signature.

Merely satisfying the eligibility criteria norms do not entitle the candidate to be called for written test/ GD/ interview. The Bank reserves the right to call only the requisite number of candidates for written test/ interview after preliminary screening/ short-listing with reference to the candidate's age, qualification, essential requirements, suitability etc.

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of written test and/or interview without assigning any reason. Government Guidelines on reservation in recruitment shall be applicable.

Decision of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.

Detailed advertisement can be viewed at our website www.bmb.co.in

Any queries may be addressed to recruitment@bmb.co.in

Date: 30th May, 2014

ASSISTANT GENERAL MANAGER (HR)