

Recruitment to the post of Officers in Gr 'B' (General)-DR

Applications (App.) are invited for the post mentioned below in Reserve Bank of India (RBI/Bank) from Indian citizens, citizens of Nepal and subjects of Bhutan, Tibetan refugees (who came over to India before 1st January 1962) and persons of Indian origin who have migrated from Myanmar and Sri Lanka with the intention of permanently settling in India and in whose favour Eligibility Certificates have been issued by Government of India.

Before applying, candidates should ensure that they fulfill the eligibility criteria for the post. The Reserve Bank of India Services Board, hereinafter referred to as 'Board', would admit to the Examinations all the candidates applying for this post with the requisite fee (wherever applicable) on the basis of the information furnished in the ON-LINE application and shall determine their eligibility only at the final stage i.e. interview stage. If at that stage, it is found that any information furnished in the ON-LINE application is false/ incorrect or if according to the Board, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled and he will not be allowed to appear for interview.

Candidates are requested to apply only ON-LINE through Bank's website www.rbi.org.in No other mode for submission of application is available.

IMPORTANT DATES:-

Website Link Open- For ON-LINE Registration of Applications	12/06/2013 to 11/07/2013
Payment of Fees - ON-LINE	12/06/2013 to 11/07/2013
Payment of Fees at Bank Branches (OFF-LINE)	14/06/2013 to 15/07/2013

Number of Vacancies					
Post	Unreserved i.e., General (GEN)	Scheduled Castes (SC)	Scheduled Tribes (ST)	Other Backward Classes (OBC)#	TOTAL
Officers in Grade 'B' (General) – (Direct Recruitment - DR)	49	15	07	27	98*

Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'.

*Out of 98 vacancies mentioned above, 3 vacancies are reserved for candidates belonging to Persons with Disability (PWD) category - one vacancy each for Orthopedically Handicapped (OH), Hearing Impaired (HI) and Visually Handicapped (VH). Persons with Disability may belong to any category - GEN/SC/ST/OBC.

Note for PWD :

(1) The degree of disability should be (i) Minimum 40% in case of Orthopaedically Handicapped persons, (ii) Minimum 40% in case of hearing impaired- sense of hearing is non-functional for ordinary purposes of life; do not hear, understand sounds at all even with amplified speech; hearing loss more than 60 decibels in the better ear (profound impairment) or total loss of hearing in both ears, and (iii) For Visually Handicapped candidate either of the following conditions should be fulfilled:

(a) Total absence of sight.

(b) With visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses.

(c) With limitation of the field of vision subtending an angle of 20 degrees or worse.

(2) PWD candidates should possess a latest certificate to this effect issued by an authorized Government of India/ State Government Department/ Hospital.

(3) Within the overall notified total vacancies, PWD candidates belonging to any of the three categories of disability will be considered for selection, subject to their suitability, over and above the vacancies, notified for PWD in this advertisement, in order to clear the backlog of PWD vacancies.

(4) PWD candidates may belong to any category (i.e. General/SC/ST/OBC). Reservation for PWD is horizontal and within the overall vacancies for the post.

2 ELIGIBILITY CRITERIA:

(a) Age (as on 01/06/2013): Between 21 and 30 years (candidates must have been born not earlier than 02/06/1983 and not later than 01/06/1992). For candidates possessing M.Phil. and Ph.D. qualification, upper age limit will be 31 and 33 years respectively. For candidates having experience as an officer in Commercial Bank/Financial Institution in Public Sector, upper age limit is relaxed to the extent of number of years of such experience subject to a maximum of three years. For such candidates, upper age limit should not exceed 33 years including experience. For experience, **probationary period will not be reckoned**. Refer item 5 below for relaxation in upper age limit for specified categories.

(b) Educational Qualifications (as on 01/06/2013): i) A First Class Bachelor's Degree with a minimum of 60% marks or an equivalent grade, in aggregate of all semesters / years ; OR ii) A Second Class Master's Degree with minimum of 55% marks or an equivalent grade, in aggregate of all semesters / years; OR iii) A Doctorate Degree; with minimum of 50% marks or an equivalent grade, in aggregate of all semesters / years in Master's Degree; OR iv) Chartered/Cost Accountant/Company Secretary (ACS) with a Bachelor's Degree; OR v) A Post Graduate Diploma in Management / MBA qualification from institutions recognized by Government of India / University Grants Commission, with Graduation / Bachelor's Degree.

NOTE: (1) SC/ST/PWD candidates having second class with a minimum of 50% marks or an equivalent grade, in aggregate of all semesters / years in Bachelor's Degree examination : OR having a Post-graduate Degree or equivalent recognized qualification, are eligible to apply.

(2) Some Universities/Institutes do not award Class or percentage of marks and allot Aggregate Grade Points (e.g. CGPA/OGPA/CPI, etc.). In case University/Institute defines criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the same will be accepted. However, where the University/ Institute does not define criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10-point scale	Class / Division	Aggregate Percentage of Marks
6.75	I (First)	60%
6.25	II (Second)	55%
5.75	II (Second)	50%

(3) Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.

(4) Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per item (2) above.

(c) Scheme of Selection: Selection will be through Examinations and Interview. Examinations will be held in **two phases [Phase-I ON-LINE Examination (Objective Type) and Phase-II Written Examination (Descriptive type)]** as under:

(I) Phase-I ON-LINE Examination (Objective Type): This Paper approximately of 3 hours duration for 200 marks will be held on the August 17/24/25, 2013. Depending on the number of candidates, the examination may be held on some other days also. A candidate, however, has to appear for examination on only one day. The date & venue on which a candidate has to appear for examination will be specified in the Admission letter to be downloaded by the candidate. The Paper consists tests of i) General Awareness ii) English Language iii) Quantitative Aptitude and iv) Reasoning. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the Admission letter for examination from the RBI website.

Candidates have to secure minimum marks separately for each test as well as aggregate, as prescribed by the Board. Candidates, who secure minimum marks separately for each Test, as prescribed, will be shortlisted for Phase-II of the Examination based on the aggregate marks obtained in the Objective Test. The minimum aggregate cut off marks for being shortlisted for Phase-II of the Examination will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted in Phase-I of the On Line Examination ('OE') will be published on RBI website and a brief notice thereof in leading newspapers in September/ October 2013.

(II) Phase-II Written Examination (Descriptive Type): The Phase-II Written examination (WE) will be conducted in October/ November 2013 (tentative) only for those candidates who are shortlisted for the same. The date and time-table will be intimated to the candidates concerned at the appropriate time. The Examination will consist of three Descriptive Type papers – (i) **Paper I – English** (ii) **Paper II – Economic and Social Issues** and (iii) **Paper III – Finance and Management**. Each of these papers is of 3 hours duration carrying 100 marks.

NOTE: Phase-I (except the test of English) and Papers II and III of Phase-II will be set bilingually in Hindi and English. Phase-I will be ON-LINE (Objective Type) and only marking the correct choice is required. However, Papers II and III of Phase-II can be answered either **wholly** in Hindi or in English at the candidate's option.

(III) Syllabus (Phase-II):

(i) **Paper I – English:** Essay, Précis writing, Comprehension and Business/Office Correspondence.

(ii) **Paper II – Economic and Social Issues:** Growth and Development – Measurement of growth : National Income and per capita income – Poverty Alleviation and Employment Generation in India – Sustainable Development and Environmental issues. Economic Reforms in India – Industrial and Labour Policy – Monetary and Fiscal Policy – Privatisation – Role of Economic Planning. Globalization – Opening up of the Indian Economy – Balance of Payments, Export- Import Policy – International Economic Institutions – IMF and World Bank – WTO – Regional Economic Co-operation. Social Structure in India – Multiculturalism – Demographic Trends – Urbanisation and Migration – Gender Issues – Social Justice: Positive Discrimination in favour of the under privileged – Social Movements – Indian Political System – Human Development – Social Sectors in India, Health and Education.

(iii) **Paper III – Finance and Management:**

Finance : The Union Budget – Direct and Indirect taxes; Non-tax sources of revenue; Outlays; New Measures; Financial Sector Reforms; Capital Market, Money Market and Foreign Exchange Market; Stock Exchanges and their Regulation; Capital Market Intermediaries and their Regulation; Role of SEBI; Functions of the Money Market; Growth and Operation of the Money Market; The Foreign Exchange Market; From FERA to FEMA; Exchange Rate Management, Exchange Risk Management; Role of Banks and Financial Institutions in Economic Development; Regulation of Banks and Financial Institutions; Disinvestment in Public Sector Units.

Management: Management: its nature and scope; The Management Processes; Planning, Organisation, Staffing, Directing and Controlling; The Role of a Manager in an Organisation. Leadership: The Tasks of a Leader, Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader. Human Resource Development: Concept of HRD; Goals of HRD; Performance Appraisal – Potential appraisal and development – Feedback and Performance Counseling – Career Planning – Training and Development – Rewards – Employee Welfare. Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale. Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology. Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance.

NOTE: (1) The above syllabus is only indicative and not exhaustive. Keeping in view that candidates from different faculty backgrounds apply for the post, the questions in Papers II and III will be basic in nature.

(2) Candidates will be short-listed for interview based on the aggregate marks obtained only in Phase-II – Papers I, II and III. The minimum cut off marks for being short-listed for interview will be decided by the Board in relation to the number of vacancies. Candidates may opt for Interview either in Hindi or English. Final selection will be based on the performance of the candidate in Phase-II of the Examination and Interview taken together.

(d) Number of attempts: Candidates belonging to unreserved i.e General Category, who had already appeared four times for 'WE' for this post in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PWD, if the posts are reserved for them.

(e) Pre-examination training for SC/ST/PWD candidates: The Bank arranges pre-examination training for Phases I and II of the examination for SC/ST/PWD candidates, free of cost, at the centres where the Bank has its offices. Candidates who desire to avail of the training may apply **separately** to the Regional Director/General Manager, Reserve Bank of India at any one of the centres marked (**) below, whichever is convenient to them in the format furnished below on or before July 11,2013. **Candidates should not send their application for training to the Reserve Bank of India Services Board's Office (Board) as the Board will not entertain such applications.**

FORM OF APPLICATION FOR TRAINING

The Regional Director/General Manager Reserve Bank of India Human Resource Management Department	Place:
*****	Date:

Dear Sir

Pre-examination training – Officers in Gr-'B' (General) - (DR)

I have applied to the Reserve Bank of India Services Board (RBISB) for the post of Officer in Gr-'B' (General) (DR). Please register my name for training in English/Hindi# medium. I enclose an attested copy of the Caste/Physically Handicapped Certificate. I note that I will have to make my own arrangements for stay and meet all my expenses. I also note that undergoing the training will not confer on me any right to be called for the Examination or for recruitment in the Bank's service.

Yours faithfully

(Signature)

Name and Address

Encl.: Attested copy of the Caste/Physically Handicapped Certificate.

Delete inapplicable.

(Note: Training in Hindi will be held only if sufficient number of candidates are registered)

**Addresses of the Centre: One Centre to be chosen from the list given below:

Ashram Road, Ahmedabad-380014; 10/3/08, Nrupatunga Road,Bangalore- 560001; Hoshangabad Road, Bhopal-462011; Pt.Jawaharlal Nehru Marg, Bhubaneswar-751001; Central Vista, Opp. Telephone Bhawan, Sector 17, Chandigarh-160017; 16, Fort Glasis, Rajaji Salai, Chennai-600001; Station Road, Panbazar, Guwahati-781001; 6-1-56, Secretariat Road, Saifabad, Hyderabad- 500004; Rambagh Circle, Tonk Road, Jaipur-302004; Rail Head Complex, Jammu-180012; M.G. Road, Kanpur-208001; Ernakulam North, Kochi-682018; 15, Netaji Subhas Road, Kolkata-700001; 8-9, Vipin Khand, Gomti Nagar, Lucknow-226001; Plot No.3, Sector 10, H.H. Nirmaladevi Marg, CBD Belapur, Navi Mumbai-400614; Main Office Building, Dr.Raghavendra Rao Road, Civil Lines, Nagpur-440001; 6, Sansad Marg, New Delhi-110001; 7th Floor, Gera Imperium-II, Patto, Panaji, Goa-403001; South Gandhi Maidan Patna-800001; College of Agricultural Banking, Reserve Bank of India, University Road, Pune-411016; Bakery Junction, Thiruvananthapuram-695033.

3. EXAMINATION CENTRES:

(I)- The ON-LINE Examination for Phase I will be held at the following Centres

State /UT	Centre	State /UT	Centre	State /UT	Centre
Andaman & Nicobar	Port Blair	Jharkhand	Bokaro	Orissa	Bhubaneswar
Andhra Pradesh	Guntur		Dhanbad		Cuttack
	Hyderabad		Jamshedpur		Sambalpur
	Karimnagar		Ranchi	Puducherry	Puducherry
	Rajahmundry	Karnataka	Belgaum	Punjab	Amritsar
	Tirupati		Bengaluru		Bhatinda
	Vijaywada		Gulbarga		Jalandhar
	Vishakhapatnam		Hubli		Ludhiana
Arunachal Pradesh	Itanagar		Mangalore		Mohali
Assam	Dibrugarh		Mysore		Patiala
	Guwahati		Udipi	Rajasthan	Ajmer
	Jorhat	Kerala	Kannur		Jaipur
	Silchar		Kochi		Jodhpur
Bihar	Bhagalpur		Kottayam		Kota
	Muzaffarpur		Kozhikode		Udaipur
	Patna		Thrichur	Sikkim	Gangtok
Chandigarh	Chandigarh		Thiruvananthapuram	Tamilnadu	Chennai
Chattisgarh	Raipur	Lakshwadeep	Kavaratti		Coimbatore
Dadra & Nagar Haveli	Bulsar	Madhya Pradesh	Bhopal		Madurai
Daman & Diu	Bulsar		Gwalior		Salem
	Jamnagar		Indore		Thiruchirapalli
Goa	Panaji		Jabalpur		Tirunelveli
Gujarat	Ahmedabad	Maharashtra	Aurangabad	Tripura	Agartala
	Bhavnagar		Kolhapur	Uttar Pradesh	Agra
	Bulsar		Mumbai		Allahabad
	Jamnagar		Nagpur		Bareilly
	Rajkot		Nasik		Gorakhpur
	Surat		Pune		Kanpur
	Vadodara		Solapur		Lucknow
Haryana	Hissar	Manipur	Imphal		Meerut
	Karnal	Meghalaya	Shillong		Varanasi
	Panchkula	Mizoram	Aizawl	Uttarakhand	Dehradun
	Rohtak	Nagaland	Kohima		Haldwani
Himachal Pradesh	Dharamsala	New Delhi	New Delhi	West Bengal	Berhampore (West Bengal)

Region	Region	Region	Region
	Shimla	Orissa	Balasore
Jammu & Kashmir	Jammu	Berhampur (Ganjam)	
			Durgapur
			Kolkata
			Siliguri

Note: (i) Board, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, depending upon the response, administrative feasibility, etc.

(ii) As far as possible candidates will be allotted to a centre of his/her choice. However, Board also reserves the right to allot any centre to the candidate other than the one he/she has opted for .

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

(iv) No request for change of centre for Examination shall be entertained.

(li) The Descriptive WE for Phase –II will be held at the following Centres (Code Numbers indicated in the brackets):.

Name of the Centre	Code No.	Name of the Centre	Code No.
Ahmedabad	(11)	Jammu	(21)
Bangalore	(12)	Kanpur	(22)
Bhopal	(13)	Kochi	(23)
Bhubaneswar	(14)	Lucknow	(24)
Kolkata	(15)	Mumbai	(25)
Chandigarh	(16)	Nagpur	(26)
Chennai	(17)	New Delhi	(27)
Guwahati	(18)	Patna	(29)
Hyderabad	(19)	Pune	(30)
Jaipur	(20)	Thiruvananthapuram	(31)

Candidates can select only one centre for Phase-I and one centre for Phase –II separately and must indicate the choice of centres in the application. Choice of centre by candidates for Phase-I & Phase-II Examinations can be different and must be indicated in the ON-LINE application. Centre and dates of Examinations are liable to be changed at the Board's discretion. In the event of cancellation of Examinations at any centre, the Board may at its discretion allot an alternative centre to the candidates concerned. Admission Letters (AL) for the ON-LINE Examination (OE) for Phase-I only should not be downloaded by the candidates from the link provided in the Bank's website i.e. Candidates will not be admitted to the 'OE' without the AL.

4. APPLICATION FEE (NON-REFUNDABLE): ` 400/- (Rupees four hundred only).

No fee is payable by SC/ST/PWD candidates. Fees are required to be paid only in the manner prescribed in this advertisement (item 8 below). **Fees once paid will not be refunded under any circumstances.**

5. RELAXATION IN THE UPPER AGE LIMIT:

Upper age is relaxable by-(a) Three years in the case of OBC candidates **if the posts are reserved for them.**

(b) Five years in the case of: i) SC/ST candidates **if the posts are reserved for them** ii) Ex-employees of banking institutions whose services had to be terminated for reasons of economy or as a result of bank going into liquidation and personnel retrenched from Government Offices after at least one year's service and currently registered with Employment Exchange, iii) Ex-servicemen (including Emergency Commissioned Officers/Short Service Commissioned Officers) provided applicants have rendered at least five years continuous Military Service and have been released on completion of assignment (including those whose assignment is due to be completed within one year) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability or have been released on account of physical disability attributable to Military Service or on invalidment, iv) Emergency Commissioned Officers/Short Service Commissioned Officers who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues certificates that they would be released on selection within three months from the date of receipt of offer of appointment, v) Candidates who had ordinarily been domiciled in Kashmir Division of the State of Jammu and Kashmir between 1st January, 1980 and 31st December, 1989.

(c) 10 years for PWD(GEN); 13 years for PWD(OBC) and 15 years for PWD(SC/ST) candidates.

NOTE: CUMULATIVE AGE RELAXATION WILL NOT BE AVAILABLE EITHER UNDER THE ABOVE ITEMS OR IN COMBINATION WITH ANY OTHER ITEMS.

6. SERVICE CONDITIONS / CAREER PROSPECTS :

(i) Pay Scale:

Selected Candidates will draw a starting basic pay of ` 21,000/- p.m. in the scale of ` 21000-1000-30000-EB-1000-32000-1100-36400 applicable to Officers in Grade B and they will also be eligible for Dearness Allowance, Local Allowance, House Rent Allowance, Family Allowance, and Grade Allowance as per rules in force from time to time. At present, initial monthly Gross emoluments are approximately ` 47,855/-.

Note: For candidates possessing very high academic or professional qualification / experience of significant value to the Bank, the Bank may, at its sole discretion, consider granting up to four advance increments. The Board, at its sole discretion, may consider requests for higher emoluments on account of higher qualification/special experience of value to the Bank at the interview stage only. Such information may be furnished in the Bio-data Form in the appropriate column. The number of maximum increments will be four. The Board/Bank will not entertain any request received after the interview.

(ii) Perquisites:

Bank's accommodation subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalization as per eligibility. Interest free festival advance, Leave Fare Concession (once in two years for self, spouse and eligible dependents) Loans and Advances at concessional rates of interest for Housing, Car, Education, Consumer Articles, Personal Computer, etc. The posts also carry benefits of Provident Fund, Pension and Gratuity.

Total pay and allowances along with admissible perquisites attached to the Grade 'B' Officers post, considering market value of housing in Mumbai, work out to ` 13 lakhs p.a. (approx) on a cost to the Bank basis

(iii) Candidates selected for the post will be governed by **'the defined contribution New Pension Scheme (NPS)'**.

(iv) At certain centres, limited number of residential quarters are available. Facility for securing residential accommodation on lease, however, exists at all centres.

(v) Initial appointment will be on probation for a period of two years. At Bank's discretion, the probationary period may be extended upto a maximum period of four years.

(vi) There are reasonable prospects for promotion to higher grades.

(vii) Selected candidates are liable to be posted and transferred anywhere in India.

7. GENERAL RULES / INSTRUCTIONS:

(i) Candidate who is eligible and desires to apply for the above post, should submit an ON-LINE application with requisite fee (wherever applicable). The candidates have to apply in ON-LINE mode only. Before applying ON-LINE, a candidate will be required to have a valid E-mail ID (which should remain active during the entire recruitment process), scanned (digital) image of his/her photograph and signature as per the specifications given in item 10 below.

(ii) Candidates **need not submit /send at any address, application printouts or any certificates or copies** thereof at the time of ON-LINE application (No OFFLINE / hard copy of applications will be accepted). Their candidature will be considered on the strength of the information furnished in the ON-LINE application. If at any stage, it is found that any information furnished in the ON-LINE application is false/ incorrect or if according to the Board, the candidate does not satisfy the eligibility criteria, his/ her candidature/ appointment will be cancelled/ terminated.

(iii) Fees sent in any other manner not prescribed in this advertisement and/or the application submitted without depositing the fee (unless exempted) would be rejected and no correspondence shall be entertained in this regard.

(iv) All educational qualifications must have been obtained from recognized universities/institutions in India or abroad. If grades are awarded instead of marks, candidates should clearly indicate their numerical equivalent.

(v) Candidates should satisfy themselves about their eligibility for the post applied for. The Board would admit to the ON-LINE Examination all the candidates applying for the above post with the requisite fee (wherever applicable) on the basis of the information furnished in the ON-LINE Application and shall determine their eligibility only at the final stage i.e. interview stage.

(vi) The Board shall not entertain requests from the candidates seeking advice about their eligibility to apply.

(vii) Candidates already in service of Govt./Quasi-Govt. Organisations and Public Sector Banks /Undertakings will have to produce a "No Objection Certificate" from their employer, at the time of interview. Without 'NOC', no candidate shall be allowed to appear in the interview. However, before appointment in RBI, a proper discharge certificate from the employer will have to be produced.

(viii) **All registered candidates will be required to download the Admission Letters(AL) from Bank's website for Phase-I which will be made available at appropriate time but well before the 'OE' date. An intimation about the same will be sent by Email / SMS.**

(ix) In all correspondence with the Bank, **Registration number received on submission of application and Roll no.** indicated in 'AL' must be quoted.

(x) Candidates will have to appear for both the Examinations at their own expenses. However, candidates called for interview, will be reimbursed to and fro actual First Class (Non-AC) / II AC railway fare by the shortest route from the place of their residence/place of work to the place of interview whichever is nearer.

(xi) The posts are also open to the employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank and who apply through ONLINE within the closing date.

(xii) The Board does not furnish the mark-sheet to candidates. However, the Phase-II Examination and Interview marks of the candidates will be available on the Bank's web-site in an interactive mode after the declaration of the final result.

(xiii) Canvassing in any form will be a disqualification.

(xiv) In all matters regarding eligibility, conduct of examinations, interviews, assessment, prescribing minimum qualifying standards in both the Examination and interview, in relation to number of vacancies and communication of result, the Board's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard.

(xv) Mobile phones, pagers, laptops, I-pads or any other communication devices are not allowed inside the premises, where the examination is being conducted. Any infringement of these instructions shall entail disqualification including ban from future examinations.

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

8. HOW TO APPLY:

Candidates have to apply **only ON-LINE** through the Bank's website i.e. www.rbi.org.in from 12/06/2013 to 11/07/2013. Detailed instructions for applying ON-LINE are available on the website. **Candidates need not submit the system generated print out (hard copy) of the ON-LINE application to the Board's office.**

Pre-Requisites for Applying ON-LINE: Before applying online, candidates should:

(i) Scan their photograph and signature as detailed under guidelines for scanning the photograph and signature in item 10 of the advertisement.

(ii) Keep the necessary details/documents ready if desired to make **ON-LINE**

Payment of the requisite application fee (In case of **OFF-LINE Payment** i.e. CBS, candidates have to apply ON-LINE, obtain a fee payment challan and then remit the necessary application fees).

(iii) Candidates should have a valid E-mail ID which should be kept active till the declaration of final result. This is essential for him/her in getting Admission Letter (AL) / Interview advice, etc. by E-mail. No change in E-mail ID will be entertained during the entire process of recruitment.

Application Fees are payable from 12/06/2013 to 11/07/2013 (ON-LINE Payment) and 14/06/2013 to 15/07/2013 (OFF-LINE Payment) both dates inclusive.

- No fees for SC/ST/PWD candidates.

- * 400/- for all others

Bank Transaction charges for OFF-LINE/ ON-LINE Payment of application fees will have to be borne by the candidate

Procedure for applying ON-LINE

(i) Candidates are first required to visit Bank's website www.rbi.org.in for filling the **ON-LINE Application**.

(ii) Candidates will have to enter their basic details and upload the photograph and signature in the ON-LINE application form as per the specifications given in item 10 of the advertisement.

Mode of Payment

Candidates have the option of making the payment of requisite fees either through the ON-LINE mode or the OFF-LINE mode:

OPTION-I: PAYMENT OF FEE (OFF-LINE PAYMENT):

(i) Candidates should fill in the details in the ON-LINE Application at the appropriate places very carefully and click on the "SUBMIT" button at the end of the ON-LINE Application form. Before pressing the "SUBMIT" button, candidates are advised to verify every field filled in the application. A Provisional Registration/Receipt Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

(ii) In the event of the candidate not being able to fill the data in one go, he/she can save the data already entered. When the data is saved, Registration number and Password will be generated by the system and displayed on the screen. Candidates should note down the Registration number and Password. Email & SMS indicating the Registration number and Password will be sent. Candidates can reopen the saved data using Registration number and Password and edit the particulars, if needed. This facility will be available for **three times only**. Once the application is completely filled, candidate should submit the data. Candidates should take a printout of the system generated fee payment challan immediately. No change/edit will be allowed thereafter. The registration at this stage is provisional.

(iii) Fee payment will be accepted from 2nd working day after registration and can be made within three working days at any branch of any one of the banks, viz. Bank of Baroda / Bank of India / Bank of Maharashtra/ Indian Overseas Bank / Central Bank of India / Punjab National Bank / United Bank of India. System generated fee payment challan should only be used for depositing fee. (For example: If one has registered on 15/06/2013, then he/she will be able to deposit the fee from 18th to 21st June, 2013, considering 16th June, 2013 being a non- working day). However candidates who will be registering on the last day (i.e. 11th July, 2013) can deposit the fees only on 13th and 15th July 2013. (14th July 2013 being a non working day). Once fee is paid, the registration process is complete.

(iv) Candidate will receive registration confirmation by SMS/E-Mail after two working days from the date of payment of fees. Please ensure to furnish correct Mobile number / E-mail address to receive the registration confirmation.

Note: There is also a provision to reprint the submitted application containing fee details, after three days from the date of fee payment.

OPTION-II: PAYMENT OF FEES: (ON-LINE PAYMENT):

(i) Candidates should carefully fill in the details in the ON-LINE Application at the appropriate places very carefully and click on the "SUBMIT" button at the end of the ON-LINE Application format. Before pressing the "SUBMIT" button, candidates are advised to verify every field filled in the application.

(ii) In the event of the candidate not being able to fill the data in one go, he/she can save the data already entered. When the data is saved, Registration number and Password will be generated by the system and displayed on the screen. Candidates should note down the Registration number and Password. Email & SMS indicating the Registration number and Password will be sent. Candidates can reopen the saved data using Registration number and Password and edit the particulars, if needed. This facility will be available for **three times only**. Once the application is completely filled, candidate should submit the data. No change/edit will be allowed thereafter.

(iii) After ensuring the correctness of the particulars of the application form, candidates are required to pay fees through the payment gateway integrated with the application, following the instructions available on the screen. No change/edit will be allowed thereafter.

(iv) The payment can be made by using MASTER/VISA debit/ credit cards or Internet Banking by providing information as asked on the screen. Transaction charges for ON-LINE payment will be borne by the candidates.

(v) On successful completion of the transaction, e-receipt and application form will be generated; Candidates can take a printout for their record.

(vi) If the ON-LINE transaction has not been successfully completed, candidates may register again. Candidates may then revisit ON-LINE Application link and fill in their application details again and make payment ON-LINE.

(vii) Amount of fees debited for unsuccessful transaction will be refunded to the candidate's account in due course.

Note - There is also a provision to reprint the e-Receipt and Application form containing fee details, at later stage.

Important – In case of any difficulty experienced in submission of ON-LINE application and/or payment of fees, **candidates may contact the helpline telephone no. 022- 29687111/toll free helpline no. 1800 22 23 66.**

9. IMPORTANT DATES:

Commencement of ON-LINE application	12/06/2013
Last date of Payment of Fees - ON-LINE	On the date of application but not later than 11/07/2013
Last date of Payment of Fees - OFF-LINE	Within three working days of application but not later than 15/07/2013
Last date for filing ON-LINE application	11/07/2013

(i) Candidates are advised in their own interest to apply ON-LINE much before the closing date and not to wait till the last date for depositing the fee to avoid the possibility of inability/failure to log on to the website on account of heavy load on the internet or website jam.

(ii) Board does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

10. GUIDELINES FOR SCANNING THE PHOTOGRAPH & SIGNATURE

Before applying ON-LINE 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 :

- Photograph must be a recent passport style colour picture.

- The picture should be in colour, against a light-coloured, preferably white, background.

- Look straight at the camera with a relaxed face

- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows

- If you have to use flash, ensure there is 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 head wear is allowed but it must not cover your face.

- Resolution 200 x 230 pixels (preferred)

- Size of file should be between 20KB–50KB

- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50 KB, then adjust the settings of the scanner such as the DPI (dots per inch) resolution, no. of colours etc., during the process of scanning.

(ii) SIGNATURE IMAGE:

- The applicant has to sign on white paper in Black colour.

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

- The signature will be used to put on the Admission letter and wherever necessary.

- Resolution 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

- 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 .JPG format. An example file name is:

image01.jpg or image01.jpeg. Image size 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 50KB (photograph) & 20KB (signature) by using crop and then resize option [Please see points (i) & (ii) above for the pixel size] in the 'Image' menu. Similar options are available in other photo editors also.

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

While filling in the ON-LINE Application Form the candidate should fill in all his/her details on Page 1. After verifying that the details filled in are correct and clicking on the 'Submit/ Next' button a link will be provided on Page 2 of the online application form to upload his/her photograph and signature.

Procedure for Uploading the Photograph and Signature:

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

Your ON-LINE Application will not be registered unless you upload your photo and signature as specified.

Note:

- (a) In case the face in the photograph or signature is unclear the candidate's application will be rejected.
- (b) In case the photograph or signature is unclear, the candidate may edit his/her application and re upload his/her photograph or signature.
- (c) Candidates are advised to take a printout of their system generated ON-LINE application forms after registering. But the print out of the application should not be sent to the Board.
- (d) **All registered candidates will be required to download the Admission letters (AL) from Bank's website for Phase –I which will be made available at appropriate time but well before the date of ON-LINE Examination. Intimation about the same will be sent by Email / SMS. Candidates are advised to take a printout of their AL and must bring the same [along with their recent pass-port size photograph (in original) which they have uploaded in their ON-LINE Application at the time of applying to the Board] on the day of examination(s), without which no candidate shall be admitted for online examination.**
- (e) In case of any difficulty experienced in submission of ON-LINE application and/or payment of fees, **candidates may contact the helpline telephone no. 022- 29687111/toll free helpline no. 1800 22 23 66.**