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INDIA / OVERSEAS

हिन्दी वेबसाइट

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We are looking for young, qualified, mobile and active minds who can be inducted into Bank of Baroda as **Probationary Officers in Junior Management Grade / Scale-I** after imparting them with the necessary knowledge and skills required to be good all-round bankers through the 1 year Post Graduate Diploma in Banking and Finance course in Baroda Manipal School of Banking.

Bank of Baroda invites young, bright graduates or students in the final year of their graduation who fulfill the eligibility criteria specified and who are interested in a Banking career with one of India's largest and best Banks to apply for admissions to the 1 year full-time post graduate diploma course in Banking and Finance from Manipal University to be conducted at the Baroda Manipal school of Banking, and which comes with the assurance of a full-fledged Banking career with Bank of Baroda on successful completion of the course.

Schedule of Events	Dates
Start date for Online Registration	04.05.2013
Online Payment of Application Fees	04.05.2013 to 18.05.2013
Offline Payment of Application Fees	07.05.2013 to 22.05.2013
Last date for Online Registration	18.05.2013
Dow nload of Call letter for Examination	After 25.06.201
Date of Examination (Tentative)	07.07.2013

STUDENT INTAKE (FOR THE SELECTION EXERCISE OF 2013-14)

4 batches of students will be inducted in Baroda Manipal School of Banking through this current selection exercise for 2013-14, one batch every 3 months, comprising of around 300 students per batch.

The total number of Student intake and reserved Student intake for 1 batch are given here under and are provisional which may vary depending upon future needs of the Bank:-

Number of Student intake			ıke	Age (As on 01.09.2013)			
sc	ST	OBC	Others	Total	Age (As 011 01.09.2013)		
45	23	81	151	300	Minimum- 21 years Maximum- 26 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/Others) 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.

The Bank also reserves the right to take more number of candidates from reserved categories to fill in backlog from previous years, if any.

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ELIGIBILITY CRITERIA AND GENERAL INFORMATION

A. Qualification (As on 01.09.2013) -

Degree with 60% (55% for SC/ST/PWD) marks in any discipline from a recognized University

OR

Any equivalent qualification as such recognized by Central Government.

Students appearing in final year degree exams can also apply subject to their submitting their Final Degree Mark sheet & Provisional Certificate on or before 01.09.2013 and securing minimum percentage as stated above

B. Age (As on 01.09.2013) Minimum 21 years- Maximum 26 years i.e. a candidate must have been born not earlier than 02.09.1987 and not later than 01.09.1992 (both dates inclusive)

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Relaxation in Upper Age Limit

- a. Scheduled Caste/ Scheduled Tribe candidates by 5 years
- b. Other Backward Classes candidates by 3 years
- c. In the case of 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, by 5 years for selection through written test & interview, subject to ceiling, as per Govt. Guidelines.
- d. All persons who have ordinarily been domiciled in Kashmir Division of J & K State during 01.01.1980 and 31.12.1989 by 5 years
- e. For Persons with Disability by 10 years which by cumulation becomes (a) by 15 years for SC/ST (b) by 13 years for OBC and (c) by 10 years for General.

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. The relaxation in upper age limit is cumulative, as per the Government Guidelines.
- iii. All Persons eligible for age relaxation under para 4B (d) 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.

C. Nationality/Citizenship:-

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, Malaw i, 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)
 - a. Impaired reach
 - b. Weakness of grip
 - c. Ataxia
 - CL One leg affected (R or L)
 - MW Muscular w eakness and limited physical endurance
- b. Only those Visually handicapped persons who suffer from any one of the following conditions are eligible to apply under VI category:-
 - Total absence of sight
 - Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses
 - Limitation of the field of vision subtending an angle or 20 degrees or worse.
 - Candidates having low vision, as defined in Chapter 1, Para 2(u) of the Persons with Disabilities (Equal Opportunities, Protection of rights and full participation) Act, 1995.
- c. At the time of written examination, only blind/ low vision candidates and those candidates w hose 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 own scribe at his/her own cost.
 - The academic qualification of the scribe should be one grade low er than the minimum stipulated eligibility criteria (i.e. graduation. Hence the qualification of the scribe/ writer should not be more than Std. XII pass).
 - 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 written examination.
 - Those candidates who use a scribe shall be eligible for extra time of 20 minutes for every hour of the examination.

Guidelines for candidates -

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.

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.

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

a For SC/ST/OBC

- District Magistrate/ Additional Dist. Magistrate/ Collector/ Deputy Commissioner/Additional Dy. Commissioner/ Dy. Collector/ First Class Stipendiary Magistrate/Sub-Division Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner
- Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
- Revenue Officer not below the rank of Tahsildar
- Sub-Divisional Officer of the area where the candidate and/or his family normally resides

b. For Persons with Disability:-

Authorised Certifying Authority will be a Medical Board duly constituted by the Central/ State Government having at least 3 members consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic Surgeon, Ophthalmology Surgeon, ENT Surgeon, as the case may be.

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HOW TO APPLY

Candidates can apply online only from 04.05.2013 to 18.05.2013 through the link in the careers page of the Bank's website www.bankofbaroda.com and no other mode of application will be accepted.

Pre-Requisites for Applying Online

Before applying online, candidates should--

- 1. scan their photograph and signature ensuring that both the photograph and signature are within the required specifications as given in the Advertisement.
- 2. Keep the necessary details/documents ready if desired to make **online payment** of the requisite application fee/ intimation charges (In case of **Offline Payment i.e. CBS** candidates have to apply online, obtain a fee payment challan and then remit the necessary application fees/ intimation charges in any of the Bank of Baroda branches).
- 3. have a valid personal email ID. It should be kept active during the currency of this recruitment project. Under no circumstances, he/she should share/ mention his / her email ID to/ or of any other person.
- 4. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying Online.

Application Fees/ Intimation Charges (Payable from 04.05.2013 to 18.05.2013 (Online payment) and 07.05.2013 to 22.05.2013 (Offline payment) both dates inclusive)

- Rs. 50/- for SC/ST/PWD candidates.
- Rs. 550/- for all others

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

- Candidates are first required to go to the Bank's website www.bankofbaroda.com and click on the given link (click on the option
 <u>"CLICK HERE TO APPLY ONLINE FOR SELECTION FOR ADMISSION TO BARODA MANIPAL SCHOOL OF BANKING"</u>) to open up the Online Application Form.
- 2. Candidates will have to enter their basic details and upload the photograph and signature in the online application form. Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature (Annexure II).

Mode of Payment

Candidates have the option of:

(1) ONLINE MODE of payment of requisite fees / intimation charges

or

(2) OFFLINE MODE of payment of requisite fees/ intimation charges

payment of fees / intimation charges through CBS branches of any one of the Bank of Baroda branches

(1) Payment of fees/ intimation charges via the ONLINE MODE

- 1. Candidates should carefully fill in the details in the On-Line Application at the appropriate places very carefully and click on the "SUBMIT" button at the end of the On-Line Application format. Before pressing the "SUBMIT" button, candidates are advised to verify every field filled in the application. The name of the candidate or his /her father/husband etc. should be spelt correctly in the application as it appears in the certificates/mark sheets. Any change/alteration found may disqualify the candidature.
- 2. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- 3. The payment can be made by using only Master/ Visa Debit or Credit cards or Internet Banking by providing information as asked on the screen.
- 4. In case candidates wish to pay fees/ intimation charges through the online payment gateway after the upload of photograph and signature an additional page of the application form is displayed wherein candidates may follow the instructions and fill in the requisite details.
- 5. If the online transaction has been successfully completed a Registration Number and Passw ord will be generated. Candidates should note their Registration Number and Passw ord for future reference.
- 6. 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. On successful completion of the transaction, an e-receipt will be generated.
- 8. Candidates are required to take a print of the e-receipt.

Note:

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

(4) OFFLINE WIODE:

Payment of fee/ intimation charges through CBS branches of Bank of Baroda

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. A Provisional Registration Number and Passw ord will be generated by the system and displayed on the screen. Candidate should note down the Registration Number and Passw ord. An Email & sms indicating the Provisional Registration number and Passw ord will be sent. 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.

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 passw ord will be generated by the system and displayed on the screen. Candidate should note down the registration number and passw ord. An Email & sms indicating the Provisional Registration number and Passw ord will be sent. They can reopen the saved data using registration number and passw ord and edit the particulars, if needed. This facility will be available for three times only. Once the application is filled in completely, candidate should submit the data. Candidates to take a printout of the system generated fee payment challan immediately. No change/edit will be allow ed after submission thereafter.

The registration at this stage is provisional.

Fee Payment: Fee payment will be accepted from 2nd working day after registration and can be made within three working days. System generated fee payment challan will be used for depositing fee. (For example: If one has registered on 04.05.2013, then he/she will be able to deposit the fee from 06.05.2013 to 08.05.2013, considering 05.05.2013 is non- working day). Once fee has been paid, the registration process is completed.

Candidate will receive registration confirmation by SMS/e-mail after two working days from the date of payment of fees/ intimation charges. 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, three days after fee payment.

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 form **three days after fee payment**, ensure the particulars filled in are accurate and retain it along with Registration Number and Passw ord for future reference. They should not send this printout to the IBPS/ Banks.

IMPORTANT DATES :-

Website Link Open (for submission of online applications)	04.05.2013		
Date of Examination (Tentative)	07.07.2013		

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GENERAL INSTRUCTIONS FOR CANDIDATES

- a. Candidates are required to apply only 'ONLINE. Any other form of 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 recruitment 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 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 4E(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 <u>do not belong</u> 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 certificate should not be more than one year old as on the date of application. Candidates belonging to OBC category but coming in the 'CREAMY LAYER', are not entitled to OBC reservation and age relaxation. Such candidates should indicate their category as 'GEN' or 'GEN (OC)' or 'GEN (VI)' or 'GEN (KI)', GEN (XS) as the case may be.
- g. The candidates will have to appear for the Online Aptitude Test, Descriptive Paper and GD, Interview at their own expense. However, eligible SC/ST/PWD outstation candidates attending the Interview will be reimbursed to and fro second-class ordinary train/ bus fare by the shortest route on production of evidence of travel.
- h. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- i. The Bank takes no responsibility to connect any Certificate/ Remittance separately.
- j. 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.
- k. No candidate is permitted to use calculator, telephones, mobiles or any such other instrument during the Online examinations/ selection process.
- I. The candidates will appear for the Online examination at the allotted centres at their expense and risks and the Bank will not be responsible for any injury/ losses etc, of any nature.
- m. The Bank, may at its discretion, hold re-examination, wherever necessary, in respect of a centre/ venue.

- n. Admission of any candidate to the Baroda Manipal school of Banking, 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.
- o. Admission to Online examination and further process of selection will be purely provisional without verification of age/ qualification/ category (SC/ST/PWD) etc. of the candidates with reference to documents.
- p. Candidates uploading more than one application for any reason will be treated as ineligible.
- q. 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.
- r. CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.
- s. Action to be taken against candidates found guilty of misconduct. Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information while filling up the Online application.

At the time of the online examination/interview, if a candidate is (or has been) found guilty of,

- i. Using unfair means during the examination OR
- ii. Impersonating or procuring impersonation by any person OR
- iii. Misbehaving in the examination hall OR
- iv. Resorting to any irregular or improper means in connection with his/her candidature by selection OR
- v. Obtaining support for his/ her candidature by any means.

Such a candidate in addition to rendering himself/ herself liable to criminal prosecution shall be liable:

- 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.

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SELECTION PROCESS

Candidates shall be selected by BOB through a selection process consisting of an (open) online exam and offline descriptive test of English Language followed by Group Discussion AND Interview.

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

Туре	Sr. No.	Name of the Test	No. of Qs.	Max. Marks	Time	
Objective (Online)	1	Reasoning	50	50	Composite	
	2	Quantitative Aptitude	50	50	Time of 2 hours	
	3	English Language	50	50		
	4	General Aw areness	50	50		
Descriptive Test (Offline)	Letter Writing & Essay)		5	50	1 hour	

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

Descriptive Test (50 marks): The Descriptive Test with 1 hour duration will be of "Test of English Language (comprehension, short précis, letter writing & essay)".

The candidates are required to qualify in the Descriptive Test by securing passing marks, to be decided by the Bank.

Wrong answers in objective test will attract negative marks 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.

Group Discussion and Personal Interview

The aggregate marks of candidates qualifying in both the Objective Tests and Descriptive Test will be arranged in descending order in each category and the candidates in the order of merit, subject to 4 times the number of intake in each category, will be called for Group Discussion and Interview. The qualifying marks in Group Discussion & Interview will be as decided by the Bank.

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

<u>Centres for online test</u>: The state-wise list of centres for the online test is given below. The exact address of the venue will be advised in the call letters.

- Objective type test will be conducted online and descriptive paper will be conducted offline 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 how ever 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	State	
1	Hyderabad	Andhra Pradesh	
2	Vijayw ada		
3	Vishakapatnam		
4	Guw ahati	Assam	
5	Muzzafarpur	Bihar	
6	Patna		
7	Chandigargh	Chandigarh	
8	Amritsar	Punjab	
9	Ludhiana		
10	Delhi	National Capital Region	
11	Noida		
12	Panaji	Goa	
13	Anand	Gujarat	
14	Jamnagar		
15	Ahmedabad		
16	Rajkot		
17	Surat		
18	Vadodara		
19	Faridabad	Haryana	
20	Gurgaon	, and , and	
21	Jamshedpur	Jharkhand	
22	Ranchi	Jilai Kilailu	
23		Karnataka	
	Bangalore	Namataka	
24	Mangalore		
25	Mysore		
26	Cochin	Kerala	
27	Trivandrum		
28	Bhopal	Madhya Pradesh	
29	Indore		
30	Raipur		
31	Aurangabad	Maharashtra	
32	Mumbai		
33	Nagpur		
34	Pune		
35	Bhubaneshw ar	Orissa	
36	Jodhpur	Rajasthan	
37	Ajmer		
38	Jaipur		
39	Kota		
40	Udaipur		
41	Chennai	Tamil Nadu	
42	Coimbatore		
43	Dehradun	Uttarakhand	
44	Agra	Uttar Pradesh	
45	Allahabad		
46	Bareilly		
47	Kanpur		
48	Lucknow		
49	Varanasi		
50	Kolkata	West Bengal	

Call letters for the online examination:-

The dates of the Online Examination is TENTATIVELY **FIXED on 07.07.2013**. However, the exact date and time of the examination will be intimated in the Call Letter along with the Centre/Venue for the Examination, well in advance of the date of the Examination.

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

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

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PROGRAMME FEES

The fees for this Course will be Rs. 3.15/- lakhs (all inclusive of boarding, Lodging and course fees, other fees, etc.) plus service taxes, as applicable to be paid by the student.

Apart from the above course fees, the exam fees for undergoing various Certification exams viz. NISM (Mutual Funds) and NISM (Depository Opns) as mandated under the course will have to be borne additionally by the candidates, as per the fees charged by NISM from time to time for conducting these Certification exams. These fees, as applicable at the relevant point in time, will be added to the course fees at the time of sending the offer letter to the successful candidates for any batch. Currently, the fees for NISM (Mutual Funds) and NISM (Depository services) certification exams comes to Rs. 2500/- per candidate.

FINANCING / LOAN OPTIONS

Students can finance the course fees by availing an Education Loan w hich will be granted by Bank of Baroda at a highly concessional rate of interest of 8% p.a. Students can therefore obtain a high quality specialized course in Banking and Finance without any monetary burden on them and fully financed by the Bank.

The EMIs for the loan would start once the POs have joined the bank. There would be no recovery of EMIs or interest during the training period and the interest accrued during this period would be recovered along with the normal EMIs. The EMIs are spread over a period of 84 months (7 years) to ensure that there is minimal impact in the monthly earnings of the PO.

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 lnk 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.jpg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by
 using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save
 As' option in the File menu and size can be reduced below 50 kb (photograph) & 20 kb(signature) by using crop and then resize option
 (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his 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"
- Brow se 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.

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