



Repcobank set up by the Government of India is a fast growing organization having branches in all the five southern States and UT of Puducherry. The Board of Directors of the bank comprises Senior IAS Officers from Central and State Governments and Financial Experts. Repcobank invites applications for the post of Junior Assistant/Clerks and Probationary Officers. The Salary structure of employees of the bank is same as that of IBA norms.

IMPORTANT DATES

Opening date of Online Registration	12.11.2014
Closing date of Online Registration	27.11.2014
Tentative date of Online Test	08.01.2015 and/or 09.01.2015
<i>Candidates are advised to download call letters for appearing for the online test from the website www.repcobank.com & www.repcobank.co.in by entering their registration number and password which will be generated at the time of applying online.</i>	

1. DETAILS OF VACANCIES:

Name of the Post	Approximate No. Of Vacancies	Age as on 01.11.2014	
		Min	Max
Probationary Officer	15*	21	30
Junior Assistant/Clerk	100 *	21	28

* Vacancy position may vary depending on actual requirement at the time of final process.

Candidates must have been born not earlier than 02/11/1986 and not later than 01/11/1993 (both days including) are only eligible to apply for Junior Assistant/ Clerk

Candidates must have been born not earlier than 02/11/1984 and not later than 01/11/1993 (both days including) are only eligible to apply for Probationary Officer

1.1. PAY SCALE, ALLOWANCES AND PERQUISITES :

Name of Post	Pay Scale	Payslip Component per month including allowances at minimum of scale at Chennai	Approximate annual emoluments on Cost to Company (CTC)
Probationary Officer	<ul style="list-style-type: none"> 14,500 to 25,700 	₹ 29892/-*	₹ 7.43 Lakhs
Junior Assistant /Clerk	<ul style="list-style-type: none"> 7,200 to ₹ 19,300 	₹ 15296/-*	₹ 3.35 Lakhs

* Excludes incentive, ex-gratia, meals pass, EPF and other allowances

PROBATION PERIOD :- The selected candidate will be on probation for a period of 12 months for Junior Assistant and 24 months for Probationary Officer of active service from the date of his/her joining the Bank. Management reserve the right to curtail/extend the probationary period

1.2. RESERVATION IN POSTS

- i) Reservation for SC/ST/OBC are applicable as per Government guidelines
- ii) 3% of posts are reserved for Persons with disabilities in accordance with section 33 of Persons with disabilities (equal opportunity in protection of Rights and Full participation), Act 1995(i.e. VI 1%, HI 1% and OH 1%).

1.3. STATE-WISE VACANCIES FOR CLERICAL POSTS

Sl.No	Name of the state	No of Vacancies
1	Tamil Nadu	80
2	Karnataka	10
3	Andhra Pradesh & Telengana	10
	TOTAL	100

1.4. RELAXATION IN UPPER AGE LIMIT

Post	Category	Age relaxation
Probationary Officer	SC/ST/Repatriate	5 years
	OBC	3 years
	Ex-Servicemen	5 years
	Candidates who are already working in a Commercial Bank/Cooperative Bank, Financial Institution	Age relaxation equal to their duration of service maximum up to 5 years
	Persons with disabilities	10 years
Junior Assistant/Clerk	SC/ST/Repatriate	5 years
	OBC	3 years

	Ex-Servicemen	“for 3years(8 years for disabled Ex-servicemen belonging to SC/ST) , in addition to the actual period of service in the Defence forces subject to a maximum age of 50 years
	Widows, Divorced and women legally separated from their husbands who have not remarried	9 years
	Persons with disabilities	10 years

Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview conducted by the Bank, if called by the Bank.

An Ex-Servicemen who has once joined a Government job on civil side after availing of the benefits given to him/her as an Ex-Servicemen for his/her re-employment, his/her Ex-Servicemen status for the purpose of the re-employment in Government jobs ceases .However, such a person is entitled for age relaxation as per GOI norms.

Caste Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in the case of SC / ST / OBC category candidates.

In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the last date of online registration i.e. 27.11.2014(issued within one year prior to the last date for online registration).Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.

Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.

GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

The visually impaired candidates and candidates whose writing speed is affected by cerebral palsy can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:

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

- The scribe may be from any academic stream.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination.
- The same scribe cannot be used by more than one candidate. In addition the scribe arranged by the candidate should not be a candidate for the examination . If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled.
- Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.

GUIDELINES FOR CANDIDATES

(i) 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).

(ii) 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.
- These guidelines are subject to change in terms of GOI guidelines/clarifications, if any, from time to time.

2. ELIGIBILITY CRITERIA :

Nationality: Only Indian Nationals are eligible to apply.

Probationary Officer Recruitment, Candidates should have knowledge (to read, write and speak) of any one of the Southern India regional Languages viz Tamil, Telegu, Malayalam and Kannada.

Recruitment of clerical cadre in our bank is done on State-wise basis, candidates can apply for vacancies in any one State (Ref.1.3). Proficiency in the Official

Language of the particular State is essential (candidates should know how to read/write and speak the Official Language of the State) for which vacancies a candidate can apply. Others need not apply

3. EDUCATIONAL QUALIFICATIONS:

Post	Educational Qualifications as on 27.11.2014
Probationary Officer	Graduation or Post Graduation in any discipline with I class, 60% marks from any University recognised by UGC.
Junior Assistant/Clerk	Graduation in any discipline from any university recognised by UGC.

Note:

- The Educational qualifications prescribed for the post are the minimum.
- In addition to the educational qualification prescribed, candidate should possess knowledge of Computers.
- Degree obtained from Open University without following the regular stream (10 +2) is not recognised for recruitment to any cadre.
- The fraction of percentage will be ignored and will **NOT** be rounded off to the next highest Integer i.e. 59.99% will be treated as less than 60% .

4. SELECTION PROCEDURE:

Candidates will have to appear for the online test to be conducted by the Bank. The successful candidates will be called for an interview.

Name of the post	Selection Procedure
Probationary Officer	Online test + Group discussion + Interview
Junior Assistant	Online test+ Interview

Candidates who are successful in the online test will be called for an Interview/Group Discussion. No allowances/reimbursement will be payable/made for attending the test/ interview.

Subject to their being medically fit for employment, the selected candidates will be initially appointed on probation. The Bank reserves the right to reject any application without assigning any reason and no correspondence in this regard will be entertained.

ONLINE EXAMINATION CENTRE:-

Chennai, Coimbatore, Salem, Trichy, Madurai, Thirunelveli, Namakkal, Nagercoil, Trivandrum, Bangalore, Vijayawada, Vizag

1. The examination will be conducted “Online” in venues given in the respective call letters.
2. No request for change of center/venue/date/session for Examination shall be entertained.
3. Repco Bank, however, reserves the right to cancel any of the Examination Centers and/ or add some other Centers, at its discretion, depending upon the response, administrative feasibility, etc.
4. Repco Bank also reserves the right to allot the candidate to any center (even outside the state) other than the one he/she has opted for.
5. Candidate will appear for the examinations at an Examination Centre at his/her own risks and expenses and Repco Bank will not be responsible for any injury or losses etc. of any nature.
6. Choice of center once exercised by the candidate will be final.

(A) DOWNLOAD OF CALL LETTER

Candidates will have to visit the Repco Bank website for downloading call letters for online test. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause (B) below and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original. The date of online test will be intimated in the Call Letter along with the Centre/Venue for the Examination.

Intimation for downloading call letter will also be sent through email/SMS. Bank takes no responsibility for non-receipt of Intimation or inability to print call letter from WEB. Candidates are advised to keep visiting Bank's website for updates on the recruitment process. Phone calls are not solicited from candidates in matters related to the same.

CANDIDATES REPORTING LATE i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination is two hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

Without the above mentioned documents the candidate will not be admitted for the online test

(B) IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with the original and a photocopy of the candidate's currently valid photo identity such as PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognized College/ University/ Aadhar card with a photograph/ Employee ID/ Bar Council Identity Card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

E-Aadhar Card and Ration Card are not valid id proofs.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. **If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. . Please take note of it and bring an id (from the list given above) where full name is same as printed in call letter.**

If sufficient number of candidates does not opt for a particular centre for "Online" examination, Repco Bank reserves the right to allot any other adjunct centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, Repco Bank reserves the right to allot any other centre to the candidate.

5. APPLICATION FEE (NON-REFUNDABLE):

Name of the post	Category	Fee
Probationary Officer	SC/ST/PWD/EXSM/Repatriates	₹ 400.00
	All others	₹ 750.00
Junior Assistant /Clerks	SC/ST/PWD/EXSM/Repatriates	₹ 300.00
	General and all others	₹ 600.00

6. GENERAL TERMS AND CONDITIONS

a) Candidates working in Govt/Semi-Govt/Govt. undertaking / Public undertaking will be required to produce **No Objection Certificate** from their employer if called for Group Discussion/Interview, in the absence of which, his/her candidature may not be considered .

b) Ex-servicemen will be required to produce copies of their testimonials if called for interview .

c) Candidates will have to submit the examination call letter and a photocopy of photo-identity proof at the time of examination.

d) The possibility of occurrences of some problem in administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify the problem, which may include shifting the candidates to the other centers or to conduct of another examination if considered necessary. Decision of Repco Bank in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.

e) Decision of Repco Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Repco Bank in this behalf.

f) If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any center or for any candidate.

g) Repco Bank would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by Repco Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Repco Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

h) Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any Repco Bank Bank recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

i) Online applications once registered will not be allowed to be withdrawn and/or the application fee/intimation charges once paid will not be refunded nor be held in reserve for any other examination.

j) Selected candidates shall be willing to serve anywhere in five southern state and UT of puducherry

k) 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 application.

l) Bank reserves the right to change the selection procedure, if necessary. The change, if any, shall be communicated through Banker's website.

m) Not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.

l) Appointment of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such appointment will also be subject to the Service and Conduct Rules of the Bank. Candidates selected for appointment will be required to execute a Financial Service Bond for rendering service for a minimum period of 2 years. The amount of the Financial Service Bond details as follows

	Probationary Officer	Junior Assistant
Service Bond	₹ 50000	₹ 25000
Training Cost	₹ 10000	₹ 5000
Notice period	3 months	3 months

Action Against Candidates Found Guilty of Misconduct/ Use of Unfair Means Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application.

At the time of examination, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- (i) using unfair means or
- (ii) impersonating or procuring impersonation by any person or
- (iii) misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- (iv) resorting to any irregular or improper means in connection with his/ her candidature or
- (v) obtaining support for his/ her candidature by unfair means, or
- (vi) carrying mobile phones or similar electronic devices of communication in the examination/ interview hall .

Such a candidate may, in addition to rendering himself/ herself liable to

criminal prosecution, be liable :

- (a) to be disqualified from the examination for which he/ she is a candidate
- (b) to be debarred either permanently or for a specified period from any examination conducted by the bank
- (c) for termination of service, if he/ she has already joined the bank

HOW TO APPLY

Before applying online, candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Bank would be free to reject any application at any stage of the recruitment process, if the candidate is found ineligible for the post for which he/she has applied. The decision of the Bank shall be final in deciding about qualification, experience and other eligibility norms.

DETAILED GUIDELINES/PROCEDURES FOR

A. APPLICATION REGISTRATION

B. PAYMENT OF FEES

C. PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

Candidates can apply online only from 12.11.2014 to 27.11.2014 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

- i. Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guideline for photograph & signature scan and upload.
- ii. Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.
- iii. **APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)**
PAYMENT OF FEE ON LINE :-12.11.2014 TO 27.11.2014

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

A. Application Procedure

1. Candidates to go to the **Repcobank** website www.repcobank.com and www.repcobank.co.in click on the option "APPLY ONLINE" which will open a new screen.
2. To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.
4. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the FINAL SUBMIT BUTTON.
5. 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.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
10. Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

B. PAYMENT OF FEES

ONLINE MODE

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.

3. After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE
4. On successful completion of the transaction, an e-Receipt will be generated.
5. Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
6. Candidates are required to take **a printout of the e-Receipt** and online Application Form. **Please note that if the same cannot be generated, online transaction may not have been successful.**
7. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. **There is facility to print application form containing fee details after payment of fees.**

C. GUIDELINES FOR PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

- IN CASE THE FACE IN THE PHOTOGRAPH OR SIGNATURE IS UNCLEAR, THE APPLICATION MAY BE REJECTED.
- CANDIDATE MAY EDIT THE APPLICATION AND RE-UPLOAD THE PHOTOGRAPH/ SIGNATURE IN SUCH CASE.

PHOTOGRAPH IMAGE:

- Photograph must be a recent passport size 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'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-50kb.
- 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.

SIGNATURE IMAGE:

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- **If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Attendance Sheet, the applicant will be disqualified.**
- Dimensions 140 x 60 pixels (preferred).
- Size of file should be between 10kb —20kb.
- Ensure that the size of the scanned image is not more than 20KB.

SCANNING THE PHOTOGRAPH & SIGNATURE:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set Color to True Color.
- File Size as specified above.
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01 .jpg or image01 .jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon. Candidates using MS Windows/MS Office can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MS Office 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.

Procedure for Uploading the Photograph and Signature

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

Note :

The candidates are advised to take System Generated Print-out of the Registered Application and E receipt/fee challan duly completed in all respects along with the attested copies of the certificates/documents for proof of date of birth, educational qualification, work experience, caste certificate, age relaxation and other related documents should be submitted at the time of Interview or if advised to submit at any date. The candidates are advised in their own interest to keep all documents related to material information as submitted through online application along with print out of the application form. Any discrepancy in the application and documents, if found at a later stage shall be liable for rejection of his/her candidature.

Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date to avoid the possibility of disconnection/inability/failure to log on the Bank's website on account of heavy load on internet/website jam.

Candidates should ensure that the signatures appended by them in all the places viz. in their call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.