



(A Government of India Enterprise)
Trusted Family Bank

**DENA CORPORATE CENTRE, C-10, G-BLOCK, BANDRA KURLA COMPLEX, BANDRA (E),
MUMBAI - 400 051**

**DENA BANK, A PREMIER NATIONALISED BANK, INVITES APPLICATIONS FROM CHARTERED
ACCOUNTANTS FOR THE POST OF MANAGER (CREDIT/FINANCIAL ANALYST) IN MMG SC- II**

Important: Candidates are required to apply on-line through Bank's web site www.denabank.com. (Where full advertisement is available) No other means/modes of application will be accepted.

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Details	Date
Opening date for On-line Registration of application	12.10.2011
Closing date for On-line Registration of application (for all applicants including those from far-flung areas)	25.10.2011
The Fee Payment Challan/ NEFT receipt date should not be earlier than 12.10.2011 and not later than 25.10.2011 (Both dates inclusive)	

1. (a) VACANCIES

Post Code No.	Post	Grade & Scale	Total Vacancies	Age as on 01.10.2011 Min. 21 years Max. as under
1	Manager (Credit/ FA)	MMG SC- II	7	35 yrs

Note:

1. The number of vacancies as also the number of reserved vacancies is provisional and may vary according to requirement of the Bank.

2. Candidates belonging to reserved category for which no vacancies has been announced are free to apply against vacancies announced for unreserved/ general category provided they fulfill the age and qualifications norms for General Category.

4. Reservations of vacancies category wise as under: (provisional)

Scale	Total Vacancies	Reservation			GEN
		SC	ST	OBC	
II	7	1	0	1	5

Abbreviations stand for : SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes,

1. PERSONS WITH DISABILITIES: (PWD)

Age relaxation is available to (PWD) Persons under Section 33 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995. Accordingly, candidates with the following disabilities will be considered for reservation under the category.

Definition:

D)Locomotor Disability or Cerebral Palsy(OH) : Person who has a minimum of 40% of physical defect or deformity which causes an interference with the normal functioning of the bones, muscles and joints and is so certified by a Medical Board appointed by the State Government.

II) Visually Handicapped (VH):

i) **Blindness** refers to a condition where a person suffers from either of the following conditions:

- (a) Total absence of sight
- (b) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses
- (c) Limitation of the field of vision subtending an angle of 20 degrees or worse

ii).**Low vision:** Persons with low vision means a person with an impairment of vision of less than 6/18 to 6/60 with best correction in the better eye or impairment of field in any one of the following categories:

- (i) Reduction of fields less than 50 degrees
- (ii) Heminaopia with macular involvement
- (iii) Attitudinal defect involving lower fields

iii) **Hearing Impaired (HI)** are those in whom there is a hearing loss of 60 decibels or more in the better ear in the conversational range of frequencies.

2. ELIGIBILITY CRITERIA:

(A) NATIONALITY/CITIZENSHIP

A candidate must be either i) a citizen of India or ii) a subject of Nepal or iii) a subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Myanmar (formerly Burma), Sri Lanka, East African countries of Kenya, Uganda, the united Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia or Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii), (iii), (iv) or (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 will be given only after necessary eligibility certificate has been issued to him by the Government of India.

(B) EDUCATIONAL QUALIFICATIONS & EXPERIENCE

Qualification:

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Experience :- NIL.

Job Description:

- a. Evaluation of credit proposals for working capital facilities, project finance, export and import finance.
- b. Monitoring and supervision of borrowal accounts.
- c. Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT.
- d. Liasoning with RBI and Financial Institutions etc.
- e. Rules/Regulations and practices in domestic/ Forex, treasury/money market and RBI/Stock Exchange/SEBI guidelines, etc.
- f. Asset Liability Management & Risk Management.
- g. Management of investment portfolio.
- h. Bond dynamics
- i. Trading in Govt. Security market/Debt market/ Indian Bond market.
- j. Equity trading
- k. Derivative products of debt/equity and money market.
- l. Money market products like call money, C.P., C.D., Repo.
- m. Forex trading.

Selection Process:-

Interview only.

NOTE:-

- a. Educational Qualifications should be as on **01.10.2011**.
- b. Computer Literacy: Computer proficiency is essential. Before joining the Bank in Officer Cadre, candidate should possess basic computer application and operational skills, i.e., WINDOWS, MS OFFICE/LOTUS SMART SUITE, Internet and E-Mail operations. A certificate from a recognised University or an Institute duly recognised by the State/Central Government or from any other Institute which is acceptable to the Bank to be submitted by the candidate as an evidence of having acquired computer proficiency. The candidate having passed the computer subject during his graduation/post-graduation will also be acceptable. Duration of the course done preferably be for 60 hours.

3. RELAXATION OF UPPER AGE LIMIT

Sr.No.	Category	Age Relaxation
1	SC Candidates	5 years
2	Other Backward Classes (OBC) candidates	3 years
3	Persons domiciled in Kashmir division of J & K State during 01.01.1980 to 31.12.1989	5 years.
4	Person with disability	10 years
5	The children/family members of those who died in the 1984 riots	5 years
6	Ex-serviceman	3 years (in addition to the usual period of service in the Defense forces) subject to a maximum age of 50 years.

Definition – Ex- Servicemen :-

The following categories of persons are known as Ex – Servicemen :-

1. A person who has served in any rank (whether as combatant or as a non – combatant) in the Regular Army, Navy and Air Force of the Indian Union and
 - i. A person who has retired from such service after earning his/her pension; or
 - ii. Who has been released from such service on medical grounds attributable to military service or circumstances beyond his control and awarded medical or other disability pensions; or
 - iii. Who has been released , otherwise than on his own request, from such service as a result of reduction in establishment; or
 - iv. Who has been released from such service after completing the specific period of engagement, otherwise than at his own request or by way of dismissal or discharge on account of misconduct or inefficiency , and has been given a gratuity and includes personnel of the Territorial Army, of the following categories, namely:-
 - a) Pension holders for continuous embodied services;
 - b) Person with disability attributable to military service ; and
 - c) Gallantry award winners.
2. The Territorial Army Personnel, w.e.f. 15.11.1986.
3. Army Postal Service Personnel who are a part of the Regular Army and retire from such service without reservations to Posts and Telecom Departments , with a pension or who have been released from such service on medical grounds attributable to military service or circumstances beyond their control and awarded medical or other disability pension.

NOTE

- i. An Ex-serviceman who has once joined a Govt. job on the civil side after availing of the benefits given to him as Ex-serviceman for his re-employment, his Ex-serviceman status for the purpose of re-employment in government ceases.
- ii. The relaxation in upper age limit is cumulative as per Govt. of India guidelines.
- iii. All persons eligible for age relaxation under Sr.No. 3 of point No. 3 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 an authority designated in this regard by the Govt. of J & K to the effect that the candidate had ordinarily been domiciled in the Kashmir Division of the State of Jammu & Kashmir during 1st January 1980 to 31st December 1989.
- iv. All persons eligible for age relaxation under Sr.No. 5 of point No. 3 above must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the rehabilitation package for 1984 Riots Affected persons sanctioned by the Government and communicated vide Ministry of Finance, Department of Financial Services communication no. F.No.9/21/206-IR dated 27.07.2007.

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4. APPLICATION FEE INCLUDING POSTAL CHARGES (NON-REFUNDABLE)

- a) For SC/ST/PWD - ₹50/-(Only Postal Charges)
- b) For all others (including OBC/Ex-serviceman) - ₹ .400/-

NOTE

- A. Requisite application fee must be paid by way of **"Fees Payment Challan"** by visiting nearest Dena Bank's Branch or by way of **"NEFT"** by visiting any Scheduled Commercial Bank.
- B. Application fees may be paid on or after i.e. 12.10.2011 but on or before the last date of On-line registration i.e. 25.10.2011. Even if the Bank extends the date of On-line registration by one or two days, the valid dates for payment of application fees will not be changed. Candidates must write his/her name, Contact Number (Mobile/Phone number) and address and post applied for on the reverse of the Fees Payment Challan /NEFT Receipt
- C. Application fees by Demand Draft/Pay Order/cash/cheque/money order/postal stamps will NOT be accepted.

5. SELECTION PROCEDURE:

I. Selection procedure for these Posts will be only interview. Merely satisfying the eligibility norms do not entitle a candidate to be called for interview. The Bank reserves the right to call only the requisite number of candidates for interview after preliminary Screening / short listing with reference to candidate's qualifications, suitability, experience etc.

II. Bank reserves the right to change the selection strategy & hold written test &/or interview.

NOTE

Conducting Interviews

- i. The short-listed candidates will be called for interview in order of merit in the ratio of 1:4 (1:5 in case of SC & OBC).
- ii. The Interview will carry 100 marks. Minimum qualifying marks in the interview will be 40% (35% in case of SC & OBC candidates). Marks obtained in interview will be reckoned for merit ranking.

7. SALARY AND EMOLUMENTS:

MMG-II : Pay Scale : ₹19400 - 700/1 - 20100 - 800/10 – 28100

Note:

DA, HRA, CCA will be paid as per rules depending upon the place of posting. Medical Aid, Hospitalisation Scheme, Leave fare Concession, retirement benefits and other perquisites will be admissible as per Bank's rules.

8. PROBATION PERIOD 1 Year for MMG- Scale –II

9. CALL LETTERS

Candidates may download their call letter for interview from the Bank's website. Alternatively intimations regarding Interview and any other communication in future will be sent/ communicated only by e-mail and SMS to the eligible candidates as given in their on-line application form.

10. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT

Candidates are warned that they should not furnish any particulars that are false, tampered, fabricated or suppress any material information while filling up the application form and submitting the certified copies/testimonials. At the time of /interview, if a candidate is (or has been) found guilty of

1. Impersonating or procuring impersonation by any person or
2. Resorting to any other irregular or improper means in connection with his/her candidature for the selection or
3. Obtaining the support of his/her candidature by any means; such candidate may, in addition to, rendering himself/herself liable to criminal prosecution will be liable to be :
 - a. Disqualified from the interview for which he/she is the candidate.
 - b. Debarred either permanently or for a specific period from any examination or selection held by the Bank.

11. BOND OF MINIMUM SERVICE PERIOD:

The Officers recruited will have to execute a bond to serve the Bank for a minimum period of 3 years or pay ₹ 1.50 lakh in case the officer wishes to leave the Bank prior to completion of 3 years inclusive of probation period.

Bank may forward up to three applications of an employee per year for outside employment during the period of probation/bond period whenever applicable. However, relieving will be subject to satisfying the bond conditions.

12. GENERAL CONDITIONS:

- i. Bank takes no responsibility for any delay in receipt or loss in postal transit of any communication.
- ii. **Candidates need not send the Printout of the Computer Generated Online Application after submitting the application online. However, they are advised to take a Print-Out of the same and retain the same along with the fee payment challan / NEFT receipt for future reference and required to produce the same at the time of Interview.**
- iii. Candidates are required to apply on-line through website **www.denabank.com**. No other means/mode of applications will be accepted. Application link from website will be open from 12.10.2011 to 25.10.2011.
- iv. Before applying for the post, the candidate should ensure that he/she fulfills 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.
- v. In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.
- vi. Candidates serving in Government/Public Sector Undertakings (including Banks & Financial Institutions) are advised to submit "No Objection Certificate" from their employer at the time of interview, failing which their candidature may not be considered and no reimbursement of fare in case of SC/ST for interview will be paid to them.
- vii. All candidates will have to produce, if called for interview, originals as well as attested photo copies of their educational qualification and experience certificate as well as caste certificates and certificate of handicap or any other certificate in support of their eligibility, failing which their candidature will be cancelled. In case of candidates belonging to OBC category, the certificate inter alia must specify that candidate does not belong to "Creamy Layer" section excluded from the benefits of the reservations for Other Backward Classes in Civil Post and Services under Government of India. **OBC Certificate should not be more than one year old as on date of application.**

- viii. Only candidates willing to serve anywhere in India should apply.
- ix. Candidates seeking relaxation in Fee/Age must bring a certified copy of the certificate in support of his / her claim at the time of Interview.
- x. Application once made will not be allowed to be withdrawn and the fee once paid will not be refunded on any account nor would this fee be held in reserve for any future examination or selection.
- xi. Any request for change of address will not be entertained.
- xii. The Bank shall not be responsible for an application being rejected which is based on wrong information provided in any advertisement issued by unauthorised person/institutions.
- xiii. The candidates will appear for interview at the allotted center at their own expense and risks and the Bank will not be responsible for any injury/losses, etc. of any nature.
- xiv. The SC/ST candidates called for interview will be reimbursed ordinary Sleeper Class Railway fare on production of tickets/particulars such as ticket number, date of journey, class, train name and number. The journey fare over 30 kms only from the place of their residence will be reimbursed.
- xv. Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank.
- xvi. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such Scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of the examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this regard.
- xvii. Canvassing in any form will be a disqualification.
- xviii. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated in Mumbai.

15. COMPETENT AUTHORITY FOR ISSUING CERTIFICATE TO SC/ST/OBC/PWD CANDIDATES:

- i. **FOR SC/ST/OBC** - District Magistrate/Additional District Magistrate / Collector / Dy. Commissioner / Addl. Dy. Commissioner/Deputy Collector/First Class Stipendiary Magistrate/ Sub Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluka Magistrate/Executive Magistrate/Extra Asst.. Commissioner. Chief Presidency, Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate. Revenue Officer not below the rank of Tehsildar. Sub Divisional Officer of the area where the candidate and/or his family normally resides.
- ii. **FOR PWD** – The Competent Authority to issue Disability Certificate shall be a medical Board duly constituted by the Central or State Government. The Central/ State Govt. may constitute Medical Boards consisting of at least 3 members out of which one shall be a specialist in the particular field for assessing locomotor/cerebral/visual/hearing disability as the case may be.

16. HOW TO APPLY

MANDATORY REQUIREMENT :-

- I. Candidates are required to apply on-line through website **www.denabank.com**. No other means/mode of application will be accepted. Application link on website will be open from 12.10.2011 to 25.10.2011.
- II. The candidates should have a valid email ID. It should be kept active during the currency of this recruitment project. Bank may send call letters for interview etc. through the registered e-mail ID. **Under no circumstances, he/she should share/mention e-mail ID to /of any other person.**
- III. **In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying on-line.**
- IV. Before applying online a candidate will also be required to have a scanned (digital) image of his photograph and signature as per the specifications given on the website. Candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of interview, may lead to disqualification

The guideline for on-line application is given as under for candidates who wish to pay the requisite fees by means of **“PAYMENT CHALLAN” (where nearest Dena Bank Branch is available):**

- i. Applicants are first required to go to the Bank’s website www.denabank.com and click on the Home page open the link **“Recruitment”**
- ii. Thereafter, open the recruitment Notification entitled **“Dena Bank Recruitment Project for Manager (Credit/Financial Analyst) in MMGS II ”**
- iii. Take a Print of the entire **‘ FEES PAYMENT CHALLAN’**
- iv. Fill in the Fee Payment Challan in a clear and legible handwriting in **BLOCK LETTERS**.
- v. Go to the nearest DENA BANK BRANCH with the Fee Payment Challan and Pay in cash, the appropriate application Fee in CBS Account NO. **116211021114** with Corporate Business Branch, BKC, Mumbai - 51 in the name & style of **“Dena Bank Recruitment Project for Manager (Credit/Financial Analyst) in MMGS II”**
- vi. Obtain the applicant’s Copy of Counterfoil of the Application Fee Payment Challan duly receipted by the Bank with (a) Branch Name & Code Number, (b) Journal/ Scroll Number, (c) Date of Deposit & amount filled by the Branch Official.
- vii. Candidates should scan their photograph and Signature, ensuring that both the photograph and signature are within the required specifications. If the size of the file is more than the specified limit then adjust the settings of the scanner. **(Please refer to Guidelines for Upload of Photograph and Signature)**
- viii. Candidates are now ready to apply on-line by re-visiting the Recruitment link appropriate places. Fill in all other required details therein and click on the **“SUBMIT”** button at the end of the ON-Line Application form. Retain your Registration number and password for further reference safely. After applying on-line, the registered candidates must retain the print out of application form for further reference.
- ix. This system generated printout of the application should be submitted along with **2 sets of** required certificates/testimonials at the time of interview
- x. Original counterfoil of the fee payment challan will have to be submitted with call letter at the time of Interview. Without counterfoil of the fee payment challan the candidate will not be allowed to appear in the interview. Candidates are advised to keep a photocopy of the fee payment challan for future use.

OR

The guideline for on-line application is given as under for candidates who wish to pay the requisite fees by means of **“NEFT”**:

- i. Applicants are first required to go to the Bank’s website www.denabank.com and click on the Home page open the link **“Recruitment”**
- ii. Thereafter, open the recruitment Notification entitled of **“Dena Bank Recruitment Project for Manager (Credit/Financial Analyst) in MMGS II”**
- iii. Take a Printout of the **“ Instructions for application for funds transfer under NEFT”**
- iv. Go to the any nearest Bank and Branch who is listed by RBI under RTGS/ NEFT system and Pay in cash, the appropriate application Fee in CBS Account NO. **116211021114**with Corporate Business Branch, BKC, Mumbai - 51 in the name & style of **“Dena Bank Recruitment Project for Manager (Credit/Financial Analyst) in MMGS II”**
- v. Obtain the applicant’s Copy of Counterfoil of the Application Fee duly receipted by the Bank with (a) Branch Name & Code Number, (b) UTR Number, (c) date of Deposit & amount filled by the Branch Official.
- vi. Candidates should scan their photograph and Signature, ensuring that both the photograph and signature are within the required specifications. If the size of the file is more than the specified limit then adjust the settings of the scanner. **(Please refer to Guidelines for Upload of Photograph and Signature)**

- vii. Original counterfoil of the **NEFT** will have to be submitted with call letter at the time of interview. Without counterfoil of the **NEFT** the candidate will not be allowed to appear in the interview. Candidates are advised to keep a photocopy of the **NEFT** for future use.

COMMON INSTRUCTIONS :-

Candidates can modify their Online Application Form and are requested to make use of this facility to correct the details in online application, if any. This Modification facility shall be available two days after registration and up to 27.10.2011. Modification will be allowed only 3 times. After the above date, no modification will be permitted. Candidates should take utmost care to furnish the correct details while filling in the online application.

**Place: Mumbai-400 051
Date : 10.10.2011**

General Manager (HRM)

GUIDELINES FOR SCANNING THE 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 .

(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'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.

(ii) SIGNATURE IMAGE:

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

SCANNING THE PHOTOGRAPH & SIGNATURE:

- _ Set the scanner resolution to a minimum of 200 dpi (dots per inch)
 - _ Set Color to True Color
 - _ File Size as specified above
 - _ Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
 - _ The image file should be JPG or JPEG format. An example file name is : image01.jpg or image01.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/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 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 should fill in all his details on Page 1. After verifying that the details he has 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 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 Online 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 may be rejected.
- b. Candidates are advised to take a printout of their system generated online application forms after registering.

c. In case the photograph or signature is unclear, the candidate may edit his application and reupload his photograph or signature.