



(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 FOR THE  
POSTS INDICATED HERE BELOW:**

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

Details	Date
Opening date for on-line Registration of application	12.08.2011
Closing date for on-line Registration of application	29.08.2011
The Fee Payment Challan/ NEFT receipt date should not be earlier than 12.08.2011 and not later than 29.8.2011 (Both dates inclusive)	

Please Note: - Candidates need not send the Print out 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 for future reference and required to produce the same at the time of Interview.

**1.(a) VACANCIES**

Post Code No.	Post	Grade & Scale	Total Vacancies	Age as on 01.08.2011 Max. as under
1	Dy. General Manager ( Integrated Treasury)	TEG SC-VI	1	45 yrs
2	Dy. General Manager (Risk Management)	TEG SC-VI	1	45 yrs
3	Asst.General Manager (International Divison)	SMG SC-V	1	42 yrs
4	Asst.General Manager (Risk Management)	SMG SC-V	1	42 yrs
<b>TOTAL</b>			<b>4</b>	

**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. In case candidate applies for more than one post, separate on-line application for each post along with requisite fees must be submitted.
3. **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 norm for General Category.**

4 Reservations of vacancies categorywise as under(provisional)

Scale	Total Vacancies	Reservation			GEN
		SC	ST	OBC	
V	2	0	0	1	1
VI	2	0	0	0	2
Total	4	0	0	1	3

**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 Age relaxation.

### Definition:

**I)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 provisionally admitted to the examination/interview conducted by the Bank but on final selection the offer of appointment will be given only after producing necessary eligibility certificate issued to him by the Government of India.

### (B) EDUCATIONAL QUALIFICATIONS & EXPERIENCE

**Post Code No - 1 : Dy. General Manager (Integrated Treasury) : (TEG Scale - VI)**

#### Qualifications :-

Graduate with 60% marks or Post Graduate degree with 50% marks in any discipline or Chartered Accountant or Cost Accountant or MBA (Finance). CAIIB,/Diploma in International Banking from IIB will be an added advantage.

**Experience** :- Presently working as Asst. General Manager in Integrated Treasury Dept. or 05 years Experience in Integrated Treasury Dept. as Chief Manager of any Nationalized/ Private (\*) / Foreign (\*) Bank in India. In any case total experience in Integrated Treasury Dept. as AGM/Chief Manager should not be less than 05 years.

**(\*) Asst. General Manager and Chief Manager Posts in Private/ Foreign Bank should be equivalent to Senior Management Grade Scale -V and Senior Management Grade Scale IV respectively of Nationalized Bank.**

**Job descriptions :-**

The incumbent will have a crucial role to play in providing necessary inputs to the top Management for strategic planning, guidance for integrated treasury (Forex/Domestic) operations and maximizing income through treasury operations.

**Selection Process :-**

Interview.

**Post Code No - 2 : Dy. General Manager ( Risk Management ) : (TEG Scale - VI)**

**Qualification :-** Graduate with 60% marks or Post Graduate degree with 50% marks in Statistics or Chartered Accountant or Cost Accountant or MBA (Finance), CAIIB will be an added advantage

**Experience :-** Presently working as Asst. General Manager in Risk Management Dept. or 05 years Experience as Chief Manager in Risk Management Dept. of any Nationalized/ Private (\*) / Foreign(\*) Bank in India. In any case total experience in Risk Management Dept as AGM / Chief Manager. should not be less than 05 years.

**(\*) Asst. General Manager and Chief Manager Posts in Private/ Foreign Bank should be equivalent to Senior Management Grade Scale -V and Senior Management Grade Scale IV respectively of Nationalized Bank.**

**Job descriptions :-**

The incumbent will have a crucial role to play in implementation of BASEL-II. Preparing various data models for estimation of parameters like Probability of Default, Loss given Default etc. ( for credit risk), Introduction of VaR model, introduction of Monte Carlo techniques incorporating Scenario/simulations, for market risk and also to build databases on Loss event data, defining Key Risk Indicators etc for operational risks are involved.

**Selection Process :-**

Interview.

**Post Code No - 3 : Asst. General Manager ( International Division ) : (SMG Scale - V)**

**Qualification :** Graduate with 60% marks or Post Graduate degree with 50% marks in any discipline or Chartered Accountant or Cost Accountant or MBA (Finance), CAIIB/Diploma in International Banking from IIB will be an added advantage

**Experience :** Presently working as Chief Manager in International Division or Forex Dept. or 05 years Experience as Senior Manager in International Division or Forex Dept. or handling Forex dept. in an AD branch of any Nationalized/ Private(\*)/ Foreign(\*) Bank in India. In any case total experience in International Division or Forex Dept.as Chief Manager / Senior Manager total experience should not be less than 05 years. Preference will be given to those who have undergone BOURSE Course in institute of repute in India or abroad

**(\*) Chief Manager and Senior Manager Posts of Private/ Foreign Bank should be equivalent to Senior Management Grade Scale -IV and Middle Management Grade Scale III respectively of Nationalized Bank**

**Job Description** Incumbent should be capable of (a) Promoting forex business in the bank / Overseas Branch operations etc, (b) Framing guidelines and policies (c) Identify and mitigate market risk in forex business prudently, (d) Handle inward & outward remittance, export/import finance & LCs etc.; & (e) Dealing Room operations, liaisons with RBI, EXIM Bank, FEDAI, ECGC, etc.

**Selection Process :-**

Interview.

**Post Code No - 4 : Asst. General Manager – ( Risk Management ) : (SMG Scale - V)**

**Qualification :-** Graduate with 60% marks or Post Graduate degree with 50% marks in Statistics or Chartered Accountant or Cost Accountant or MBA (Finance), CAIIB will be an added advantage

**Experience:** - Presently working as Chief Manager in Risk Management dept. or 05 years Experience as Senior Manager in Risk Management dept.. or Treasury or Statistical dept.. of any Nationalized/ Private\*/ Foreign\* Bank in India. In any case total experience in Risk Management dept.. or Treasury or statistical dept., as Chief Manager / Senior Manager. should not be less than 05 years.

**(\*) Chief Manager and Senior Manager Posts of Private/ Foreign Bank should be equivalent to Senior Management Grade Scale -IV and Middle Management Grade Scale III respectively of Nationalized Bank**

**Job descriptions :-**

The incumbent will have a crucial role to play in implementation of BASEL-II. Preparing various data models for estimation of parameters like Probability of Default, Loss given Default etc. ( for credit risk), Introduction of VaR model, introduction of Monte Carlo techniques incorporating Scenario/simulations, for market risk and also to build databases on Loss event data, defining Key Risk Indicators etc for operational risks are involved.

**Selection Process :-**

Interview.

**NOTE:-**

- a. Educational Qualifications and experience should be as on **01.08.2011**.
- b. For posts where experience is essential/desirable, it should be **full time and post qualification**.
- c. Experience in the relevant field of the post applied for will only be counted.
- d. 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	Other Backward Classes (OBC) candidates	3 years
2	Persons domiciled in Kashmir division of J & K State during 01.01.1980 to 31.12.1989	5 years.
3	Person with disability	10 years
4	The children/family members of those who died in the 1984 riots	5 years
5	Ex-servicemen	<b>3 years</b> (In addition to the usual period of service in the Defence forces) subject to a maximum age of 50 years.

**NOTE**

1. An Ex-servicemen who has once joined a Govt. job on the civil side after availing of the benefits given to him as ex-servicemen for his re-employment, his ex-servicemen status for the purpose of re-employment in government ceases.
2. The relaxation in upper age limit is cumulative as per Govt. of India guidelines.
3. All persons eligible for age relaxation under Sr. No. 3(2) 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.
4. All persons eligible for age relaxation under Sr. No. 3(4) 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.

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

- a) For SC/ST/PWD - ₹ 50/-(Only Postal Charges)
- b) For all others (including OBC/Ex-Servicemen) - ₹ 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. Fees Payment Challan / NEFT must be paid on or after 12.08.2011 but on or before 29.08.2011. i.e the last date of On-line registration. Even if the Bank extends the date of On-line registration by one or two days, the valid dates of Fee Payment Challan/ NEFT 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
- 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 for any of the posts.

#### **NOTE:**

#### **Conducting Interviews**

- i. The short- listed candidates will be called for interview keeping in view the minimum criteria i.e. 1:4 (1:5 in case OBC)
- ii. The Interview will carry 100 marks. Minimum qualifying marks in the interview will be 40% (35% in case of OBC candidates.

#### **6. SALARY AND EMOLUMENTS:**

- A SMG –V : Pay Scale : ₹ 36200- 1000/2 – 38200 – 1100/2 – 40400
- B TEG – VI : Pay Scale : ₹ 42000- 1200/4 – 46800

#### **Note :**

- i. 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.
- ii. New appointees will be covered by Defined Contributory Pension Scheme as introduced for Employees of Central Government of India and modified from time to time.

- 7. PROBATION PERIOD** : 1 Year for SMG –Scale- V & TEG – Scale-VI

#### **8. CALL LETTERS**

Candidates may download their call letter for interview from the Bank’s website. 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.

## **9. 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. Using unfair means
2. Impersonating or procuring impersonation by any person or
3. Resorting to any other irregular or improper means in connection with his/her candidature for the selection or

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 interview for which he/she is the candidate may also
- b. Debarred either permanently or for a specific period from any examination or selection held by the Bank.

## **10. 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.

## **11. 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 Print out 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 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 12.08.2011 to 29.08.2011.
- 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 interalia 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.
- xviii. In case any dispute arises on account of interpretation in version other than English, English version will prevail.
- xix. 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.
- xx. Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank.
- xxi. 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.
- xxii. Canvassing in any form will be a disqualification.
- xxiii. 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/cebral/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 12.08.2011 to 29.08.2011.
- 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](http://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 Top Executive”**
- 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. 116211021111 with Corporate Business Branch, BKC, Mumbai - 51 in the name & style of **“Dena Bank Recruitment Project for Top Executive”**
- vi. Obtain the applicant’s Copy of Counterfoil of the Application Fee Payment Challan duly receipted by the Bank with (a) Branch Name & Branch SOL ID (b) Transaction ID (c) date of Deposit & amount filled by the Branch Official.
- vii. Candidates should first 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. 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](http://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 Top Executive”**
- iii. Take a Print of the **“ Instructions for application for funds transfer under NEFT’**
- iv. Go to the nearest Branch of any Bank which is listed by RBI under RTGS/ NEFT system and Pay in cash, the appropriate application Fee in CBS Account NO. 116211021111 with Corporate Business Branch, BKC, Mumbai - 51 in the name & style of **“Dena Bank Recruitment Project for Top Executive”**
- 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 first 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. 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.

- viii. 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 :-**

- I. **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 31.08.2011. 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.**
- II. This system generated printout of the application should be submitted along with **2 sets of** required certificates/testimonials and photograph pasted in the given place at the time of interview.

**Place : Mumbai-400 051  
Date : 12-08-2011**

**General Manager (HRM)**