

APPLICATIONS ARE INVITED FOR APPOINTMENT OF (1) SPECIALIST OFFICERS IN JUNIOR MANAGEMENT GRADE-(JMG)SCALE-I , MIDDLE MANAGEMENT GRADES- MMG-SCALE-II & MMG SCALE- III & (2) PROBATIONARY OFFICERS IN JUNIOR MANAGEMENT GRADE-(JMG)SCALE-I

PARTICULARS	SPECIALIST OFFICERS	PROBATIONARY OFFICERS
Last date for Receipt of Applications	25-03-2006	31-03-2006
Last date for Receipt of Applications from far-flung areas :	04-04-2006	14-04-2006
Date of Written Examination (Wherever applicable)	28-05-2006	4-06-2006

1.(a) VACANCIES

Post Code No.	Post	Grade & Scale	Total Vacancies	Age as on 1-04-2006 Min. 21 years Max.as under
1	Probationary Officer	JMG Scale-I	130	30yrs
	SPECIALIST OFFICER			
2	Senior Manager IT/Systems	MMG Scale-III	3	40 yrs
3	Senior Manager Credit/Financial Analyst	MMG Scale-III	10	40yrs
4	Senior Manager Forex	MMG Scale-III	5	40yrs
5	Regional Marketing Manager	MMG Scale-III	15	40yrs
6	Senior Civil Engineer/ Architect	MMG Scale-III	2	45yrs
7	Manager IT/Systems	MMG Scale-II	22	35 yrs
8	Manager Credit/Financial Analyst	MMG Scale-II	30	35yrs
9	Manager Forex	MMG Scale-II	5	35yrs
10	Manager Marketing	MMG Scale-II	25	35yrs
11	Manager Legal	MMG Scale-II	5	35yrs
12	Officer IT/Systems	JMG Scale-I	100	30 yrs
13	Officer Credit/Financial Analyst	JMG Scale-I	70	30yrs
14	Officer Forex	JMG Scale-I	18	30yrs
15	Marketing Officer	JMG Scale-I	50	30yrs

16	Agriculture Officer	JMG Scale-I	100	30yrs
17	Rajbhasha Officer	JMG Scale-I	5	30yrs
18	Security Officer	JMG Scale-I	10	30yrs
	TOTAL		605	

Note :

1. Bank is likely to recruit around 25% of the vacancies mentioned above in Specialist Officers JMG-Scale-I through campus recruitment. The number of vacancies as also the number of reserved vacancies are provisional and may vary according to requirement of the Bank.

2. Please note that a candidate can apply only for one Post from Post **Code-2 to 18**. In case candidate applies for Probationary officer as well as for any one post of specialist officer, separate applications for each of the two posts along with requisite fees must be submitted.

3. The discretion to reduce / alter the eligibility criteria rests with the Bank and the Bank reserves the right to offer any lower post to any candidate if found suitable in the selection process.

1. Reservations is as under : (provisional)

Scale-I SC 66 ST 42 OBC- 122 & PH-- 21

Scale-II * SC 14 ST 08 OBC- 24 & PH-- 04

Scale-III * SC 05 ST 03 OBC- 10 & PH-- 02

*** Includes the backlog vacancies.**

Abbreviations stand for : SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, OH - Orthopaedically Handicapped, VH - Visually Handicapped, HI - Hearing Impaired, (PH=Physically Handicapped/ Physically Challenged).

1.(b) RESERVATIONS FOR PHYSICALLY CHALLENGED PERSONS :

Reservation is available to Disabled (Physically Challenged) 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 are eligible to apply.

Definition :

I)Locomotor Disability or Cerebral Palsy(OH) : Person who has a minimum of 40% physical defect or deformity which causes 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.

It is clarified that physically challenged candidates will have to work in branches / offices which have posts identified by the Bank, as suitable for them.

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 may be given only after necessary eligibility certificate has been issued to him by the Government of India.

(B) EDUCATIONAL QUALIFICATIONS & EXPERIENCE

PROBATIONARY OFFICER

PROBATIONARY OFFICER (POST CODE NO-1)

Qualifications :

A Degree from a recognised University or any equivalent qualification recognised as such by the Government of India.

Experience : Nil

Job Description : Business development and banking related operations.

Selection Process

Written Test (Descriptive and Objective) and Interview.

SPECIALIST OFFICER : (Post Code 2 to 18)

POST CODE NO-2 : SENIOR MANAGER I.T./SYSTEMS: (MMG SCALE III)

Qualifications

Minimum 55% marks in BE / B.Tech (Computer/IT/Electronics and Communication Engg) or MCA from recognised University or AICTE approved Institute

OR

"B" Level certificate from Department of Electronics, Government of India

Experience

Minimum of 5 years experience as Programmer and System Analyst. Preference will be given to candidate having

(a) Banking experience in IT, Networking, Core Banking Implementation, Data Base Management system OR

(b) Knowledge of UNIX/DOB, DBMS/4 GL and 'C' Language OR

(c) Worked in development of Banking software OR

(d) Worked in Banking environment and data based operations.

Job Description :

Implementation of Core Banking Application in the Bank, Development of scripts, making emergency changes to the scripts, version and program change control over source, development of MIS in the Bank, Interface analysis, maintenance, customisation, testing. Maintenance, enhancement, development of delivery channels, managing the back office. Marketing and sales analysis, new product design and development, launching product campaign, tracking sales and marketing efforts and resources, impart training to the trainers and role out teams for CRM implementation, monitoring security infrastructure and security breaches, taking corrective actions for security breaches, network setup maintenance

Selection Process

Interview

POST CODE NO-3 : SENIOR MANAGER CREDIT/FINANCIAL ANALYST/ (MMG SCALE III)

Qualifications

CA/CFA/ICWA/MBA(Finance)/ 2 years PG Diploma in Finance or any other equivalent degree/diploma with specialisation in Finance from recognised university/AICTE approved Institutes.

Experience

Minimum 5 yrs experience as Credit Financial Analysts in Banks/ Financial Institutions/ Large Industrial Units/ Government Organisations etc.

AND/OR

Minimum 5 years working experience in Treasury/Integrated Treasury Department of a Primary Dealer (Nationalised Bank/Financial Institution). Experience should consist both in front and back offices in Nationalised Bank/ Financial Institution.

Job Description :

The applicant should be well conversant with :

- a. Evaluation of credit proposals for working capital facilities, project finance, export and import finance. Monitoring and supervision of borrowal accounts Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT, Liasioning with RBI and Financial Institutions, etc
- b. Rules/Regulations and practices in Domestic/Forex, Treasury/Money Market and RBI/Stock Exchanges/ SEBI guidelines etc.
- c. Asset Liability Management and Risk Management.
- d. Management of Investment Portfolio
- e. Bond Dynamics.
- f. Trading in Government Security Market/Debt Market/Indian Bond Market.
- g. Equity Trading.
- h. Derivative Products of Debt/Equity and Money Market.
- i. Money Market products like Call Money, CP, CD, Repo.
- j. Forex Trading

Selection Process

Interview

POST CODE NO-4: SENIOR MANAGER (FOREX): (MMG SCALE III)

Qualification

A Graduate with minimum 55% of marks in any discipline from a recognised University. A candidate having additional Degree/Diploma in International Finance /Foreign Exchange, imports/exports from recognised University/Institute with minimum one year duration/CAIIB will be preferred.

Experience

Minimum 5 years experience as an officer in a Nationalised Bank/Financial Institution in handling foreign exchange transaction/business at authorised dealers' branch. Preference will be given to those who have undergone Bourse Course at BTC or in any other institution of repute in India or abroad.

Job Description

All the jobs related to export and imports, inward and outward remittance, Dealing Room Operations, Inspection and Liaison with RBI, EXIM Bank, FEDAI, etc.

Selection Process

Interview

POST CODE NO-5: REGIONAL MARKETING MANAGER: (MMG SCALE III)

Qualifications

MBA(Marketing)/ 2 Years PGDBA/PGDBM or any other equivalent degree or diploma with specialisation in Marketing from recognised Universities and AICTE approved Institutes.

Experience

5 years in a reputed organisations preferably Banks/FIs.

Job Description :

- Development of regional level and region-specific marketing strategies for retail and third party products.
- Planning, implementation and control.
- Assigning of targets and providing support services to facilitate their achievement.
- Harnessing of opportunities for cross selling and group sales.
- Implementing measures for popularizing use of alternate delivery channels by the customers.
- Management of branch level sales teams.
- Providing continuous feedback on competitors' marketing strategies to R&D wing at H.O.

Selection Process

Interview

POST CODE NO-6: SENIOR CIVIL ENGINEER / ARCHITECT: (MMG SCALE- III)

Qualifications

Degree in Civil Engineering/ Architecture from any recognised university.

Experience

Minimum 5 years post qualification experience in construction and maintenance work with reputed construction firm/banks/ financial institution/ PSU. The experience should be in work site of commercial and or residential complexes supervising civil, plumbing, electrical and air conditioning works.

Job Description

Supervision of civil engineering construction and maintenance work, preparation of plans, estimates, getting approvals, tenders and certification of building construction, bill and measurement checking, quantities for new constructions, repairs and maintenance rate analysis for works and contracts.

Selection Process

Interview

POST CODE NO-7: MANAGERS (IT/SYSTEMS): (MMG SCALE- II)

Qualifications :

Minimum 55% marks in BE / B.Tech (Computer/IT/Electronics and Communication Engg) or MCA from recognised University or AICTE approved Institute

OR

"B" Level certificate from Department of Electronics, Government of India

Experience :

Minimum of 3 year experience as Programmer and System Analyst. Preference will be given to candidate having

(a) Banking experience in IT, Networking, Core Banking Implementation, Data Base Management system OR

(b) Knowledge of UNIX/DOB, DBMS/4 GL and 'C' Language OR

(c) Worked in development of Banking software OR

(d) Worked in Banking environment and data based operations.

Job Description

Implementation of Core Banking Application in the Bank, Development of scripts, making emergency changes to the scripts, version and program change control over source, development of MIS in the Bank, Interface analysis,maintenance, customisation, testing. Maintenance, enhancement, development of delivery channels, managing the back office. Marketing and sales analysis, new product design and development, launching product campaign, tracking sales and marketing efforts and resources, impart training to the trainers and role out teams for CRM implementation, monitoring security infrastructure and security breaches, taking corrective actions for security breaches, network setup maintenance

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-8: MANAGER CREDIT/FINANCIAL ANALYST/ (MMG SCALE II)

Qualifications

CA/CFA/ICWA/MBA(Finance)/ 2 years PG Diploma in Finance or any other equivalent degree/diploma with specialisation in Finance from recognised university/AICTE approved Institutes /PGPBF from NIBM.

Experience

Minimum 3 yrs experience as Credit Financial Analysts in Banks/ Financial Institutions/ Large Industrial Units/ Government Organisations etc **AND/OR** Minimum 3 years working experience in Treasury/Integrated Treasury Department of a Primary Dealer (Nationalised Bank/Financial Institution). Experience should consist both in front and back offices in Nationalised Bank/ Financial Institution.

Job Description :

The applicant should be well conversant with :

- a. Evaluation of credit proposals for working capital facilities, project finance, export and import finance. Monitoring and supervision of borrowal accounts Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT, Liaisoning with RBI and Financial Institutions, etc
- b. Rules/Regulations and practices in Domestic/Forex, Treasury/Money Market and RBI/Stock Exchanges/ SEBI guidelines etc.
- c. Asset Liability Management and Risk Management.
- d. Management of Investment Portfolio
- e. Bond Dynamics.
- f. Trading in Government Security Market/Debt Market/Indian Bond Market.
- g. Equity Trading.
- h. Derivative Products of Debt/Equity and Money Market.
- i. Money Market products like Call Money, CP, CD, Repo
- j. Forex Trading.

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-9: MANAGER (FOREX): (MMG SCALE II)**Qualification**

A Graduate with minimum 55% of marks in any discipline from a recognised University.

A candidate having additional Degree/Diploma in International Finance /Foreign Exchange, imports/exports from recognised University/Institute with minimum one year duration/CAIIB/Diploma in International Banking from IIB will be preferred.

Experience

Minimum 3 years experience in Banks/ Financial Institutions /Reputed Foreign Exchange Dealers in handling foreign exchange transactions/ business at authorised dealer branch. Preference will be given to those who have undergone BOURSE Course at BTC or in any other institute of repute in India or abroad.

Job Description

Incumbent should be capable of:

- a. Promoting Forex business in the Bank,
- b. Identify and mitigate market risk in Forex business prudently,
- c. Handle inward and outward remittances, export/import finance and LCs etc
- d. Dealing room operations, Inspection and liaison with RBI, EXIM Bank, FEDAI, ECGC etc.

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-10: MANAGERS (MARKETING): (MMG SCALE- II)**Qualifications :**

MBA (Marketing/PR/Finance) / Masters in Mass Communication / 2 Years PGDBA/ PGDBM with relevant specialisation in Marketing/PR from recognised Universities and AICTE approved Institutes.

Experience :

3 years experience in reputed organisation, preferably in Banks/Financial Institutions.

Job Description

- a. Developing a total profile of the branch customer base
- b. Identifying prospects and sources for acquiring new customers

- c. Providing information to customers regarding new products and services
- d. Cross selling of products to existing customers
- e. Popularising alternate delivery channels among the customers
- f. Collecting and transmitting information on customers and products for R&D purpose
- g. Selling of third party products like Bancassurance, Mutual Funds etc.

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-11: MANAGER LEGAL: (MMG SCALE- II)

Qualifications

A professional degree in law from a recognised university. Candidate with higher qualification in law will be preferred.

Experience

The candidate should have minimum five years experience as practicing advocate/ solicitor or should have worked at least for 5 years in a solicitor's firm or should be working as law officer in legal department in commercial bank/ financial institution/ large industrial undertaking, dealing with banking laws, labour laws etc and be generally conversant with various banking operations.

Job Description

The incumbent should be able to draft security documents for the Bank's advances, to deal with and advise on matters pertaining to banking laws, property laws, foreign exchange regulations, company laws, mercantile and labour laws and to handle and follow up civil suits and other proceedings connected with the recoveries of the advances and labour tribunal/ court proceedings and write proceedings pertaining to the personnel of the bank.

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-12: OFFICER (IT/SYSTEMS): (JMG SCALE- I)

Qualifications :

Minimum 55% marks in BE / B.Tech (Computer/IT/Electronics and Communication Engg) or MCA from recognised University or AICTE approved Institute

OR

"B" Level certificate from Department of Electronics, Government of India

Experience : Nil

Preference will be given to candidate having

- (a) Banking experience in IT, Networking/LAN, Core Banking Implementation, Data Base Management system OR
- (b) Knowledge of DBMS/4 GL OR
- (c) Worked in development of Banking software OR
- (d) Worked in Banking environment and data based operations OR
- (e) Experience as System Analyst in UNIX/Windows environment .

Proficiency in Oracle and C/C++ RDBMS and GUI Oriented applications will be considered as additional qualification.

Job Description

Implementation of Core Banking Application in the Bank, Development of scripts, making emergency changes to the scripts, version and program change control over source, development of MIS in the Bank, Interface analysis,maintenance, customisation, testing. Maintenance, enhancement, development of delivery channels, managing the back office.

Marketing and sales analysis, new product design and development, launching product campaign, tracking sales and marketing efforts and resources, impart training to the trainers and role out teams for CRM implementation, monitoring security infrastructure and security breaches, taking corrective actions for security breaches, network setup maintenance.

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-13: OFFICER (CREDIT/FINANCIAL ANALYST): (JMG Scale I)

Qualifications

CA/CFA/ICWA/MBA(Finance)/ 2 years PG Diploma in Finance or any other equivalent degree/diploma with specialisation in Finance from recognised university/AICTE approved Institutes /PGPBF from NIBM.

Experience

Experience in related field desirable but not essential.

Job Description

- a. Evaluation of credit proposals for working capital facilities, project finance, export and import finance. Monitoring and supervision of borrowal accounts Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT Liaisoning with RBI and Financial Institutions, etc
- b. Rules/Regulations and practices in Domestic/Forex, Treasury/Money Market and RBI/Stock Exchanges/ SEBI guidelines etc.
- c. Asset Liability Management and Risk Management.
- d. Management of Investment Portfolio
- e. Bond Dynamics
- f. Trading in Government Security Market/Debt Market/Indian Bond Market.
- g. Equity Trading.
- h. Derivative Products of Debt/Equity and Money Market.
- i. Money Market products like Call Money, CP, CD, Repo
- j. Forex Trading

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-14: OFFICER (FOREX): (JMG SCALE I)

Qualification

A Graduate with minimum 55% of marks in any discipline from a recognised University A candidate having additional Degree/Diploma in International Finance /Foreign Exchange, imports/exports from recognised University/Institute with minimum one year duration will be preferred

Experience

Experience in related field desirable but not essential.

Job Description

Incumbent should be capable of:

- a. Promoting Forex business in the Bank,
- b. Identify and mitigate market risk in Forex business prudently,
- c. Handle inward and outward remittances, export/import finance and LCs etc
- d. Dealing room operations, Inspection and liason with RBI, EXIM Bank, FEDAI, ECGC etc

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-15: OFFICER (MARKETING): (JMG SCALE- I)

Qualifications :

MBA in Marketing from a recognised University /AICTE approved institute.

Experience :

Experience in the related field in a computerised environment is desirable.

Job Description

- a. Developing a total profile of the branch customer base
- b. Identifying prospects and sources for acquiring new customers
- c. Providing information to customers regarding new products and services
- d. Cross selling of products to existing customers
- e. Popularising alternate delivery channels among the customers
- f. Collecting and transmitting information on customers and products for R&D purpose
- g. Selling of third party products like Bancassurance, Mutual Funds etc.

Selection Process

Written Test (Descriptive and Objective) and Interview

POST CODE NO-16: AGRICULTURE OFFICER : (JMG SCALE- I)

Qualifications :

First class degree from a recognised University in Agriculture/Animal Husbandry / Veterinary Science / Dairy Science / Agricultural Engineering / Agricultural Marketing / Post Graduate Degree / Diploma from Institute of Rural Management, Anand or equivalent from any other recognised University/reputed Institute.

Experience : Nil

Job Description

Accelerate and step up rural finance with particular emphasis on agriculture lending in pace with the Government & RBI directives.

Documentation and recovery of loans in rural areas will constitute part of job responsibilities.

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-17: OFFICER (RAJBHASHA): (JMG SCALE- I)

Qualifications

Graduate from a recognised University, should have studied English as one of the subjects during graduation, and post graduate degree in Hindi with minimum 50% marks from a recognised University OR Graduate from a recognised University, should have studied English and Hindi as subjects during graduation, and post graduate in Sanskrit with minimum 50% marks from a recognised university

Experience

Experience in the related field will be considered as an additional qualification

Job Description

To promote Rajbhasha in the Bank

Selection Process

Written Test (Descriptive and Objective) and Interview.

POST CODE NO-18: SECURITY OFFICER: (JMG SCALE I)

Qualifications

Graduate in any discipline from a recognised University.

Experience

An officer with minimum five years commissioned service in Army/Navy/Air force or a Police Officer not below the rank of Asstt.S.P./Dy.S.P. with 5 years of service in that rank or officers of identical rank in Para Military forces with minimum 5 years of service.

Job Description

- i. Supervision of Security arrangements of Branches/RO/HO Premises.
- ii. Surprise checks of Branches/RO.
- iii. Security arrangements of Currency Chests.
- iv. Cash Management

Selection Process

Interview.

NOTE :

- a. Educational Qualifications and experience should be as on the date of application.
- b. For posts where experience is essential/desirable, it should be full time.
- c. Experience in the relevant field of the post applied for will only be counted.
- d. Computer Literacy : Computer proficiency for all posts is desirable.

3. RELAXATION OF UPPER AGE LIMIT

- a. Scheduled Caste/Scheduled Tribes (SC/ST) candidates by 5 years.
- b. Other Backward Classes (OBC) candidates by 3 years.
- c. Persons domiciled in Kashmir division of J & K State during 01.01.1980 to 31.12.1989 by 5 years.
- d. Ex-servicemen by 3 years for Post Code Nos-2,3,4,5,6 & 18 and 5 years for Post Code Nos-1 & 7 to 17(in addition to the usual period of service in the Defence forces)subject to a maximum age of 50 years.
- e. OH/VH/HI candidates : By 15 years for SC/ST (including 3a above)
By 13 years for OBC (including 3b above)
By 10 years for Gen.

NOTE

- i. 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.
- ii. The relaxation in upper age limit is cumulative as per Govt. of India guidelines.
- iii. All persons eligible for age relaxation under 3(c) 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. APPLICATION FEE INCLUDING POSTAL CHARGES (NON-REFUNDABLE)

- a) For SC/ST/OH/VH/HI - Rs.35/-(Only Postal Charges)
- b) For all others (including OBC/Ex-Servicemen) - Rs.200/-

NOTE

A) Requisite application fee must be paid by means of Bankers' Pay Order/Demand Draft (MICR) issued by a Scheduled Commercial Bank payable at MUMBAI in favour of "**DENA BANK - RECRUITMENT PROJECT FOR OFFICERS 2006**"

B) Bank Pay Order / Demand Draft must be purchased on or after the date of advertisement but on or before the last date of submission of application.

C) Candidates must write his/her name and address and post applied for on the reverse of the Bank Draft/Pay Order

D) Payments by cash/cheque/money order/postal stamps will NOT be accepted.

5. SELECTION PROCEDURE :

A. For post code No. 1,7,8,9,10,11,12,13,14,15,16 & 17 there will be a written test & interview. However, in case adequate number of applications are not received in any of the posts code nos-7 to 17 the bank reserves the right to conduct the selection process through interview only.

For post code No-2,3,4,5,6 & 18 there 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 / shortlisting with reference to candidate's qualifications, suitability, experience etc.

B. All the eligible candidates who apply for Post Code No.1 & 7 to 17 with the requisite fees and whose applications are received in time will be called for a written examination which will comprise Objective and Descriptive Papers.

Objective Test :

Sr. no.	Name of Test	No. of Questions	Marks	Duration
1	Test of General Awareness	50	50	150 minutes (composite)
2	Test of Quantitative Aptitude	50	75	
3	Test of Reasoning Ability	100	150	
4	Test of English Language	25	25	
	TOTAL :	225	300	

NOTE: Wrong answers given in the objective test will result in negative marks. Minimum qualifying marks in each paper shall be decided on group norms, subject to a minimum of 30% for general candidates.

Descriptive Test : For Specialist Officer

Sr. No.	Particulars	Number of Questions	Duration	Marks
1	Higher Order cognitive abilities to assess specialised knowledge on the subject for which recruitment is made & Communication Skills	3 out of 5 questions to be attempted	45 minutes	60

NOTE: There shall be a separate descriptive paper as above in the relevant field of Specialised Qualification. One must obtain minimum of 40% (35% for SC/ST candidates) marks and the marks obtained in descriptive test shall be reckoned for the purpose of **Merit Ranking**.

Descriptive Test : For Probationary Officer

Sr. No.	Particulars	Number of Questions	Duration	Marks
1	Higher Order cognitive abilities to assess knowledge on Socio-Economic Developments and Communication Skills	3 out of 5 questions to be attempted..	45 minutes	60

The descriptive test is only a qualifying test and will not be reckoned for merit ranking i.e., one must obtain minimum of 40% (35% for SC/ST candidates) marks, and the marks obtained shall not be reckoned for the purpose of merit ranking.

The detailed information regarding the written examination will be given in the “Acquaint Yourself” booklet which will be sent to the candidates along with the call letter for written examination.

NOTE:(Common for Specialist and Probationary Officer)

(a)Candidates have to pass in each of the Objective and Descriptive test separately.

(b)Candidate shall have the option to answer the descriptive paper either in English or Hindi. Further, descriptive paper to the extent of 5 times (7 times for SC/ST candidates) the number of vacancies only will be evaluated based on the Merit Ranking of the Objective test.

(c)Those candidates who secure minimum qualifying marks stipulated for written test (Descriptive Test as well as Objective Test) shall be called for interview in order of merit in the ratio of upto 1:3 (1:5 in case of SC/ST candidates). In other words, for every single post upto three (five in case of SC/ST) candidates, will be called for interview depending upon their ranking & marks obtained in objective and descriptive test.

6. EXAMINATION CENTRES AND DATE OF EXAMINATION (For Specialist Officer)

The written examination will be held on 28.05.2006 at the following Centres. The examination centres are tentative and may change depending on response of the applicants.

CENTRE	CENTRE CODE
MUMBAI	11
DELHI	12
KOLKATA	13

CHENNAI	14
AHMEDABAD	15
BHOPAL	16
BANGALORE	17

No change in the examination centre will be permitted under any circumstances. The Bank may at its discretion allot a different centre to a candidate, add / cancel a particular centre if the circumstances so warrant.

EXAMINATION CENTRES AND DATE OF EXAMINATION (For Probationary Officer)

The written examination will be held on 04.06.2006 at the following Centres. The examination centres are tentative and may change depending on response of the applicants.

CENTRE	CENTRE CODE
MUMBAI	11
DELHI	12
KOLKATA	13
CHENNAI	14
AHMEDABAD	15
BHOPAL	16
BANGALORE	17
LUCKNOW	18
PUNE	19

7. SALARY AND EMOLUMENTS :

- A. JMG I Pay Scale : Rs.7100 - 340/16-12540
New Scale :Rs.10000-470/6-12820-500/3-14320-560/7-18240
- B. MMG-II Pay Scale : Rs.9820-340/11-13560
New Scale :Rs.13820-500/1-14320-560/10-19920
- C. MMG-III Pay Scale : Rs.12540-340/5-14240-380/2-15000
New Scale :Rs.18240-560/5-21040-620/2-22280

Note :

The New Scale is being paid on adhoc basis pending amendment to Officers Service regulation.

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 :- 2 Years for JMG-SCALE-I & 1 Yr for MMG-SCALE-II & III

9. HOW TO APPLY

Each application in the format given at the end of this Advertisement accompanied by prescribed fee and the copies of the required certificates must be sent in a cover superscribed "**APPLICATION FOR THE POST ----- IN JMG/MMG-SCALE----- POST CODE NO. ___ CHOICE OF CENTRE : _____**"

(a) In case of **Specialist Officer**, the application should be addressed to "**DENA BANK - RECRUITMENT PROJECT FOR SPECIALIST OFFICER- 2006**", Post Box No: 8218, Dahisar (East), MUMBAI - 400 068

(b) In case of **Probationary Officer**, the application should be addressed to "**DENA BANK-RECRUITMENT PROJECT FOR PROBATIONARY OFFICER-2006**" Post Box No: 8592, Kandivili (East), Mumbai-400 101.

The advertisement details and application form is also available on the Bank's website "www.denabank.com"

10. LAST DATE FOR RECEIPT OF APPLICATIONS

Applications complete in all respects should reach the above address on or before 25.03.2006 for Specialist Officer & 31.03.2006 for Probationary officer. For the candidates staying abroad and for those posting applications from Andaman & Nicobar Islands, Lakshadweep and Minicoy Islands, Assam, Meghalaya, Arunachal Pradesh, Mizoram, Manipur, Nagaland, Tripura, Sikkim, Ladakh Division of Jammu & Kashmir State, Lahul and Spiti Districts and Pangi Sub-Division of Chamba District of Himachal Pradesh, the last date of receipt of applications will be 04.04.2006 for specialist officer & 14.04.2006 for Probationary officer. An application received after the last date will not be entertained.

11. (A) CALL LETTERS (For Specialist Officer)

Call letter for written examination and any other communication in future will be sent to the eligible candidates at the correspondence address given in their application form by ordinary post. Request for sending letters to a different address subsequently will not be entertained. All eligible candidates who do not receive the call letter by 22.05.2006 may contact the Bank at the following address corresponding to the centre opted for between 23.05.2006 to 27.05.2006 indicating his/her name, address, date of birth, details of Bank Demand Draft/Pay Order to enable the Bank to take immediate remedial action.

(B) CALL LETTERS (For Probationary Officer)

Call letter for written examination and any other communication in future will be sent to the eligible candidates at the correspondence address given in their application form by ordinary post. Request for sending letters to a different address subsequently will not be entertained. All eligible candidates who do not receive the call letter by 29.05.2006 may contact the Bank at the following address corresponding to the centre opted for between 30.05.2006 to 03.06.2006 indicating his/her name, address, date of birth,

details of Bank Demand Draft/Pay Order to enable the Bank to take immediate remedial action.

CENTRE NAME	CONTACT ADDRESS
MUMBAI	Dy. General Manager (HRM) / Asst.General Manager (HRD) Corporate office : Dena Corporate Centre, Bandra kurla complex, Bandra(E), Mumbai - 400 051 Tel.Nos.022-26545329 / 26545338/ 26545310 / 26545308/ 26545350 Fax No.- 022-26545999
DELHI	Dy.General Manager, Dena Bank, Regional Office, 18/7-8, Keltron Chambers, Arya Samaj Road, Karol Baug, New Delhi-110 005. Tel.Nos.011-25724837 / 25730400 Fax No.- 011-25753909
KOLKATA	Regional Manager, Dena Bank, Regional Office, Mangal Kalash 5th Floor, 2-A, Shakespier Sarani, Kolkata - 700 071. Tel Nos.033-22873669 / 22873860 . Fax No.033-22870393.
CHENNAI	Regional Manager, Dena Bank, Regional Office, 32, Venkatesan Street, Geetanjali Convention Centre, 3rd Floor, T.Nagar, Chennai - 600 017. Tel Nos.044-24310542/24311195 Fax No.044-24330448
AHMEDABAD	Dy.General Manager, Dena Bank, GM(Gujarat)'s Office, Dena Laxmi Bldg., 4th Floor, 188/A, Ashram Road, Navrangpura, Ahmedabad -380 009. Tel.Nos.079-6588162 / 6584098 Fax.No.079-6587049.
BHOPAL	Regional Manager, Dena Bank, Regional Office, Goswami Bhawan, 107, Berasia Road, Bhopal-462 018. Tel.Nos.0755-2745759 / 2737739 Fax No.0755-2745719.
BANGALORE	Regional Manager, Dena Bank, Regional Office, Sona Towers, 1st floor, 71 Millers Road, Bangalore - 560 052. Tel.Nos.080-2257240 / 2264086 Fax No.080-2250155.
LUCKNOW	Regional Manager, 28 A, Pravin House, Vidhan Sabha Marg, Lucknow -226 001. Tel No-0522-2614814 / 2611615 Fax No-2623150
PUNE	Regional Manager, 398/A , Madhav Chambers -1, Senapati Bapat Road, Shivaji Nagar. Pune-411 016 Tel No-020- 25653387 / 25672073 Fax No- 25655644

12. 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 written examination/interview, if a candidate is (or has been) found guilty of

1. Using unfair means during the test or
2. Impersonating or procuring impersonation by any person or
3. Misbehaving in the examination hall or taking away the question booklet/answer sheet from the examination hall or

4. Resorting to any other irregular or improper means in connection with his/her candidature for the selection or
5. 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 examination/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.

Note : The Bank / IBPS would be analyzing the responses of a candidate with other appeared candidates to detect patterns of similarity. On the basis of such an analysis, if it is suspected that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves the right to cancel his/her candidature.

13.EMPLOYEES OF DENA BANK WHO SATISFY THE ELIGIBILITY CRITERIA MAY ALSO APPLY THROUGH PROPER CHANNEL.

14.PRE-EXAMINATION TRAINING FOR SC/ST CANDIDATES FOR THE POST OF PROBATIONARY OFFICER :

The Bank may arrange pre-examination training at certain centers for a limited number of SC / ST candidates in consonance with the guidelines issued by the Government of India.Candidates belonging to the above categories who desire to avail themselves of such training at their own cost may indicate to that effect against item No-11 in the application form.

15. GENERAL CONDITIONS :

- i. Bank / IBPS takes no responsibility for any delay in receipt or loss in postal transit of any application or communication.Candidates in their own interest are advised to submit their applications well in time before the last date to avoid possible delay in postal transit. Applications received after the last date shall be rejected.
- ii. 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.
- iii. 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.
- iv. Candidates serving in Government/Public Sector Undertakings (including Banks) should send their applications through proper channel and produce "No Objection Certificate" from their employer at the time of interview, in absence of which their candidature will not be considered and no reimbursement of fare in case of SC/ST for interview will be paid to them. Advance copy of the application alongwith the original Demand

Draft /PO may be sent to the above address, within the last date for receipt of application.

- v. Only candidates willing to serve anywhere in India should apply.
- vi. As the applications are to be processed by a computerised system, it is essential that the application is strictly in accordance with the prescribed format and is properly and completely filled and contains no corrections/alterations/overwriting.
- vii. A candidate must fill the application form in CAPITAL LETTERS IN HIS/HER OWN HAND WRITING in English and should use, as far as possible, only international forms of Indian numerals.
- viii. The candidates should mention the Choice of Center for written Examination and the corresponding center code Number.
- ix. Candidates seeking relaxation in Fee/Age must enclose a certified copy of the certificate in support of his / her claim and should not send original certificates or testimonials.
- 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 application not accompanied by copies of relevant certificate(s), where necessary, or requisite fee or not in prescribed format or not signed by the candidate or incomplete in any respect or overwritten / altered, not authenticated and not legible will not be entertained.
- xii. A recent passport size photograph should be firmly pasted on the application and should be signed across by the candidate. Three copies of the same photograph should be retained for use at the time of written examination and interview. Candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of written test and interview, may lead to disqualification.
- xiii. Candidates are not permitted to use Calculators, Telephones of any kind, Pagers or any other such instruments in the Examination Hall.
- xiv. Any request for change of address will not be entertained.
- xv. Bank may at its discretion hold re-examination, wherever necessary, in respect of a centre/venue/specific post of any candidate(s).
- xvi. The Bank/IBPS shall not be responsible for an application being rejected which is based on wrong information provided in any advertisement issued by an unauthorised person/institution.
- xvii. The Bank/IBPS takes no responsibility to connect any certificate/remittance sent separately by candidates.
- xviii. Wherever written examination is held, only those candidates who are blind/low vision or locomotor impaired in both hands and both arms can use own scribe at their cost during the written examination. In all such cases, where a scribe is used the following rules will apply.
 - .(i) The candidate will have to arrange his own scribe at his own cost.
 - .(ii) The scribe should possess less marks than the candidate appearing at the written examination for Officers and not more than 60% marks in his own academic stream.
 - .(iii) In case of Probationary officer, the scribe can be from any academic stream. In case of Specialist Officer the scribe should not be from the same discipline as of the candidate.
 - .(iv) The scribe should be one grade lower than the stipulated eligibility criteria prescribed by the bank for the post.

- .(v)Both, the candidate as well as the scribe will have to give a suitable undertaking confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe as mentioned above. Further, in case it later transpires that he did not fulfill any of the laid down eligibility criteria or suppressed the material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the written test.
- .(vi)Such candidates who use a scribe shall be eligible for extra time of 20 minutes for every hour of the examination.
- xix. Only attested true copies of certificates should be sent by the candidate along with the application.
- xx. Each application must be accompanied by ;
- a. Bank Draft/Bank Pay Order favouring "**DENA BANK - RECRUITMENT PROJECT FOR OFFICER 2006**" payable at MUMBAI.
 - b. Attested copies of under mentioned certificates
 - i. Secondary School Certificate/School Leaving Certificate or any other documentary proof of age.
 - ii. Marks sheets (year-wise) showing specifically the subjects studied and certificate(s) in support of educational qualifications viz. SSLC, Graduate Degree, Postgraduate Degree, Professional Research etc.
 - iii. Experience certificate(s) specifying designation/job profile, period of service (with specific dates), emoluments, activity profile of previous and present employers, etc.
 - iv. A candidate belonging to SC/ST/OBC/OH/VH/Hi must produce an attested copy of certificate issued by Competent Authority in the prescribed format as prescribed by Government of India. In case of OBCs the certificates, inter alia must specify that the candidate does not belong to creamy layer section excluded from the benefits of reservation 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 the date of application. Once an application is submitted by the candidate under particular category, it cannot be changed subsequently.
 - v. An ex-serviceman candidate has to enclose a copy of discharge certificate, retirement/pension order and documentary proof of rank (substantive as well as acting) last/currently held. Those who are still in defence services should submit a certificate from the Competent authority that they will be relieved from defence services within four months of the last date of the receipt of the application.
- xxi. The Competent Authority for the issue of the certificate to SC/ST/OBC/OH/ VH / HI is as under :
- a. **For SC/ST/OBC candidates**
 - i. 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.
 - ii. Chief Presidency, Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate.
 - iii. Revenue Officer not below the rank of Tehsildar.

iv. Sub Divisional Officer of the area where the candidate and/or his family normally resides.

b. For OH/VH/HI candidates

Authorised certifying authorities will be Medical Board at the District Level. The Board will consist of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic / Ophthalmic Surgeon.

xxii. In case any dispute arises on account of interpretation in version other than English, English version will prevail.

xxiii. The candidates will appear for written examination 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.

xxiv. 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.

xxv. Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank.

xxvi. 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.

xxvii. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated in Mumbai.

xxviii. In case adequate number of applications are not received in any of the posts code no-7 to 17 the bank reserves the right to conduct the selection process through interview only.

Date : 04-03-2006

General Manager
(HRM)