### बैंक ऑफ महाराष्ट्र

(भारत सरकार का उपक्रम)

मानव संसाधन विकास विभाग



**BANK OF MAHARASHTRA** 

(A GOVERNMENT OF INDIA UNDERTAKING) HUMAN RESOURCES MGT DEPTT.

Central Office, "Lokmangal",

1501 Shivajinagar, Pune - 411 005.

प्रधान कार्यालय, लोकमंगल, 1501 शिवाजीनगर, पुणे 5

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#### RECRUITMENT OF RISKMANAGEMENT OFFICERS PROJECT - 2017-18 RECRUITMENT NOTIFICATION

BANK OF MAHARASHTRA, Leading Listed Public Sector Bank with Head Office in Pune and all India network of branches invites ON-LINE Applications, from candidates for recruitment of **Risk Management Officers**.

Bank of Maharashtra, with a network of more than 1897 branches in India enjoys the presence in all states and 4 Union Territories. The total business of the Bank is over Rs. 2,40,000 Crores. The Bank is committed to augmenting stakeholder value through concern, care and competence. The Bank believes that its manpower, process and mechanism are the key drivers for delivering customer service. The Bank firmly believes that its Human Resources are the most valuable asset and the HR Mission of the Bank is "Creating Competence and Passion for Business Excellence".

Having completed 80 years of our purposeful existence, we are architecting and laying a strong foundation for creating "A Bank of the Future for the Next Century and for emerging as a Financial Conglomerate and as a One-Stop Shop for Financial Services", to deliver mass and class banking experience to our customers

We are looking for talented individuals with winning attitude to be partners in the growth journey of the Bank through shouldering responsibility, as Risk Management Officers in the following Disciplines:

Post	Age (Years) Min-Max		No of Vacancies				Of which PWD		
		SC	ST	OBC	UR	Total	VH	HH	OH
Credit Risk Officer									
Scale- III or IV	30 – 45		0			3	-	-	-
	(Inclusive of all								
	relaxations)								
Operational Risk									
Officer	30 – 45	1	0	1	5	2	-	-	-
Scale- III or IV	(Inclusive of all								
	relaxations)								
Market Risk Officer									
Scale- III or IV	30 – 45		0			2	-	-	-
	(Inclusive of all								
	relaxations)								
	Total	1	0	1	5	7	-	-	-

#### 1- Details of Posts & Reservation:

#### Abbreviations Stands for -

SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes,

UR - Un reserved, PWD-Persons With Disability, VH- Visual Impaired,

HH- Hearing Impaired, OH- Orthopaedically Impaired.

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#### Note:

- a) The above number of vacancies are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.
- b) The selected candidates will be posted anywhere in India, depending on the requirement of the Bank.
- c) <u>Bank will decide to consider the selected candidate in scale III or Scale- IV based on the suitability and experience in the respective field.</u>

Eligibility Criteria and other details: Age, Qualification, experience as on 30.06.2017.

#### (1) <u>Credit Risk Officer</u> - 3 posts

Particulars	Scale III	Scale IV	
Age	30 to 45 years	30 to 45 years	
Qualification	Graduate in any discipline <b>AND</b> MBA (Banking / Finance) or CA / ICWA. A certification course on Risk Mgmt / Financial Risk Management shall carry due weightage.	Graduate in any discipline <b>AND</b> MBA (Banking / Finance) or CA / ICWA. A certification course on Risk Mgmt / FINANCIAL RISK MANAGEMENT shall carry due weightage.	
Experience	Minimum 3 years in Risk Mgmt Deptt. of PSBs	Minimum 5 years in Risk Mgmt Deptt. of PSBs	
Job Profile	<ul> <li>Calculation of Basel II/III CRAR as per RBI guidelines.</li> <li>Implementation of qualitative and quantitative requirements of Standardized Approach and IRB approach of Basel guidelines, on Credit Risk.</li> <li>Preparation of ICAAP.</li> <li>Undertaking testing of rating models, submitting the results of testing of Models and incorporating changes in models after approval.</li> <li>Validating the Credit Risk Rating of borrowers.</li> <li>Undertaking various analyses pertaining to credit risk as per requirements and preparation of notes/policies for Top Management, Committees, Board and Regulators.</li> <li>Understanding of Credit Risk Related concepts in Ind- As.</li> <li>Proficiency with usage of MS Excel, MS PowerPoint, MS Word.</li> </ul>		

### (2) Operational Risk Officer

Particulars	Scale III	Scale IV	
Age	30 to 45 years	30 to 45 years	
Qualification	Graduate in any discipline <b>AND</b> MBA (Banking / Finance) or CA / ICWA. A certification course on Risk Mgmt / Financial Risk Management shall carry due weightage.	Graduate in any discipline <b>AND</b> MBA (Banking / Finance) or CA / ICWA. A certification course on Risk Mgmt / Financial Risk Management shall carry due weightage.	
Experience	Minimum 3 years in Risk Mgmt Deptt. of PSBs.	Minimum 5 years in Risk Mgmt Deptt. of PSBs	
Job Profile	<ul> <li>Implementation of guidelines of the Reserve Bank of India on Operational Risk related areas.</li> <li>Implementation of qualitative and quantitative requirements of BIA/TSA/AMA of Basel guidelines, on Operational Risk.</li> <li>Implementation of Bank wide Risk Control and Self-Assessment and Key Risk Indicators and Loss Data framework.</li> <li>Building / Understanding / Validation of Value at Risk capital models of Operational Risk Loss data on Internal and External Loss, Scenario Analysis, etc.</li> <li>Statistical concepts of analyzing Operational Risk data (frequency and severity).</li> <li>Undertaking various analyses pertaining to Operational risk as per requirements and preparation of notes/policies for Top Management, Committees, Board and Regulators.</li> <li>Proficiency with usage of MS Excel, MS PowerPoint, MS Word.</li> </ul>		

#### (3) <u>Market Risk Officer</u>

Particulars	Scale III	Scale IV		
Age	30 to 45 years	30 to 45 years		
Qualification	, .	Graduate in any discipline AND MBA (Banking /		
	MBA (Banking / Finance) or CA   Finance) or CA / ICWA. A certification c			
	/ ICWA. A certification course	on Risk Mgmt / Financial Risk Management /		

	on Risk Mgmt / Financial Risk Treasury Mgmt. shall carry due weightage. Management / Treasury Mgmt. shall carry due weightage.
Experience	Minimum 3 years in Risk Mgmt Minimum 5 years in Risk Mgmt Deptt. of PSBs Deptt. of PSBs.
Job Profile	<ul> <li>Implementation of guidelines of the Reserve Bank of India on Liquidity Risk, Interest Rate Risk, LCR, NFSR and related areas.</li> <li>Developing stress test scenarios, preparing Stress Test Reports for Liquidity, Interest Rate, Forex Risks and scenario stress tests for placing before Top Management, Committees/Board.</li> <li>Review of Base Rate/MCLR.</li> <li>Preparation of Structural Liquidity and Interest Rate Sensitivity LCR etc.</li> <li>Undertaking behavioral / variance analysis for ALM, Adoption of Modified Duration Approach for ALM. Prepare, develop and maintain models for market risk, forex-Risk. Undertaking any other studies as per requirement.</li> <li>Undertaking various analyses pertaining to Market Risk/ALCO as per requirements and preparation of notes/policies for Top Management, Committees, Board and Regulators. Proficiency with usage of MS Excel, MS PowerPoint, MS Word.</li> </ul>

#### 2- Probation and Service Bond:

Scale	Probation Period	Bond	
		Amount in Rs.	Minimum Service Period
MMGS-III & SMGS IV	24 Months	2 .00 Lakh	2 years

The selected candidate will be on probation for a period of 24 months\_(Two Years of active service) from the date of his/ her joining the Bank. There is a mandatory provision of executing a Service Bond by selected candidate.

- **3-** Scale of Pay (Basic Pay): a) Scale III 42020 1310/5 48570 1460/2 51490 b) Scale IV 50030 -1460/4 55870 1650/3 60820

At present, apart from basic pay officers are entitled to receive DA, HRA & CCA in a Metropolitan center. Allowances may vary depending upon the place of posting. In addition, quarter facility (in lieu of HRA, wherever provided) for officers, conveyance, Medical Aid, LTC and retirement benefits are admissible as per rules of the Bank, in force from time to time.

#### 4- Confirmation :

The confirmation of newly recruited Risk Management officer will be subject to satisfactory completion of stipulated probation period.

#### 5- Nationality / Citizenship:

A candidate must be either (i) a Citizen of India or (ii) a subject of Nepal or (iii) subject of Bhutan or (iv) a Tibetan Refugee who came over to India before Jan.1962 with the intention of permanently settling in India or (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (Formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that of a candidates

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belong to categories (ii), (iii), (iv) & (v) above shall be a person in whose favor certificate of eligibility has been issued by the Govt. of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to examination/Group discussions/interview conducted by the Bank, but on final selection, the offer of appointment will be given only after the necessary eligibility certificate issued to him by Government of India is submitted to the Bank.

#### 6- Application fee & Intimation charges (NON REFUNDABLE)

Sr. No	Category	Total
1	OBC / General (Application fee + intimation charges)	Rs. 600/-
2	SC/ST/PWD (intimation charges only)	Rs.100/-

Application once submitted will not be allowed to be withdrawn and fees once paid will NOT be refunded on any ground nor can it be held in reserve for any other examination or selection.

#### Modes of Payment of Fees

Candidates have option for making the payment of requisite fees/ intimation charges through the ONLINE mode only from 12.08.2017 to 02.09.2017 and no other mode of payment is acceptable.

#### 7- PROCEEDURE FOR APPLICATION :

#### HOW TO APPLY:

#### (A) DETAILED GUIDELINES/PROCEDURES FOR APPLICATION REGISTRATION

#### IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

(i) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guideline for photograph & signature scan and upload.

(ii) Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that e-mail account and mobile number.

#### (iii) APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

CATEGORY	AMOUNT (Rs)
SC/ST/PWD	Rs. 100 (Intimation charges only)
FOR ALL OTHERS	Rs. 600 (Application fee + Intimation charges)

Bank Transaction charges for online payment of application fee /intimation fee will have to be borne by the candidate.

Eligible candidate has to apply online through the Bank's website (<u>www.bankofmaharashtra.in</u> only. No other means/ mode of application are acceptable.

#### A. Application Procedure

(i) Candidates are advised to go to the Bank's website <u>www.bankofmaharashtra.in</u> and click on the 'RECRUITMENT' to open the link "Online application for recruitment of "Risk Management Officers" and then click on the option "APPLY ONLINE" which will open a new screen.

(ii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and e-mail id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

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(iii) Visually Impaired candidates should fill the application form carefully and verify / get the details verified to ensure that the same are correct prior to final submission.

(iv) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible / entertained after clicking the SUBMIT BUTTON.

(v) The Name of the candidate or his / her Father / husband etc. should be spelt correctly in the application as it appears in the Certificates / Mark sheets. Any change/alteration found may disqualify the candidature.

(vi) Validate your details and Save your application by clicking the Validate your details' and ' Proceed' button.

(vii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature.

(viii) Candidates can proceed to fill other details of the Application Form.

(ix) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.

(x) Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.

# a. The Duly signed print out of application form should be sent to the undersigned at the address given at point No (conditions o) by Ordinary Post only.

Particulars	Date		
Commence of date of on-line application	12.08.2017		
Last Date of online application	02.09.2017		
Last Date for receipt of hard copy of online application with enclosures.	12.09.2017		
Date of GD/Interview	Will be informed separately.		

- c. Self attested copies of the following documents are to be submitted along with hard copy of Application Form
  - i. A recent recognizable passport size colour photograph should be firmly pasted on the application, signed across by the candidates and be forwarded.
  - ii. Discharge Book.
  - iii. Attested copy of School leaving certificate in support of Date of Birth
  - iv. Attested copies of certificates and testimonials in proof of Educational Qualification from SSC/SSLC/X STD, PUC/10+2/Intermediate, Graduation and other qualifications.
  - v. Appropriate document(s) in support of desirable experience.
  - vi. Medical Certificates issued by the competent authority, specifying the extent of disability in case of PWD candidates. (For details see Annexure -I)
- vii. Attested copy of community /status certificate in the prescribed format in case of candidates belonging to SC/ST/OBC/PH/EX-Serviceman category issued by competent authority. (For details see **Annexure-II)**
- viii. Any other relevant documents.

#### B. PAYMENT OF FEES Modes of Payment of Fees

Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only:

Payment of fees/ intimation charges through the ONLINE MODE from 12.08.2017 to 02.09.2017 and no other mode of payment is acceptable.

#### 8. 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.

#### (1) PHOTOGRAPH IMAGE:

- Photograph must be a recent passport size colour picture.

The picture should be taken against a light coloured, preferably white, background.

- Look straight at the camera with a relaxed face

If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows

- If you have to use flash, ensure there is 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

#### (iii) SCANNING THE PHOTOGRAPH & SIGNATURE:

Set the scanner resolution to a minimum of 200 dpi (dots per inch)

- Set Color to True Color
- File Size as specified above

- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).

The image file should be JPG or JPEG format. An example file name is : image01.jpg or image01.jpg image dimensions can he checked by listing the folder files or moving the mouse over the file image icon.

- Candidates using MS Windows/MS Office can easily obtain photo and signature in jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or 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) & 20K13(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.

(iv) If the file size and format are not as prescribed, an error message will be displayed.

(v) 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 he provided on Page 2 of the online application form to upload his photograph and signature.

#### (vi) 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 I 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

(vii) 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 re-upload his photograph or signature.

#### 9. SELECTION PROCEDURE :

The Selection for the post of Risk Management officer is on the basis of short-listing and Personal Interview.

Depending upon the number of vacancies, Bank reserves the right to shortlist requisite number of candidates based on the academic track record of the candidate, experience and suitability of the candidates, as decided by the Bank and only those shortlisted candidates will be called for Personal Interview.(The centre & address of the venue, time and date of interview will be informed to the shortlisted candidates through call letter and candidates have to attend the same at their own cost.) The details of short-listed candidates for personal interview will be displayed through Bank's website. Request for change of centre will not be entertained. However, the Bank reserves its right to change/add/cancel the date, time, centre, venue for the Group Discussion and /or interview or hold supplementary selection process on particular date /session /venue/ centre / for set of candidates at its discretion, under unforeseen circumstances, if any.

- a) Preliminary screening /short listing with reference to candidate's qualifications, suitability / experience etc.
- b) Final Selection will be on the basis of marks secured by the candidate in personal interview.

The total marks allotted for personal interview are 100. Candidates have to secure minimum marks as mentioned below.

Category	Marks out of 100
Unreserved	50
SC/ST/OBC	45

Mere eligibility / admission to Group Discussions / Interview / pass in GD/ interview does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and shall not vest any right in a candidate for selection. The Bank would be free to reject the candidature of any candidate at any stage of recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited. If appointed, such a candidate may be summarily removed from the services of the Bank.

**Note:** i) Candidates should mention all the qualifications and experience in the relevant field over and above the minimum one suggested herein above and should attach attested copies of the certificates in support thereof. The Bank reserves the right to call only the requisite number of candidates for the Group discussions/interview after preliminary screening /short listing with reference to candidate's qualifications / suitability and experience etc.

ii) The Bank reserves the right to change the selection procedure / hold supplementary process, if

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necessary. The changes, if any shall be intimated to the candidates though Bank's website / registered e-mail in advance.

iii) When called for Interview, candidates have to bring submit original of documents for verifications. Candidates will not be allowed to participate Interview without production of the original documents.

# iv) The candidate called for Interview will be informed through Bank's website/registered e-mail/SMS as per information provided by them in the application.

#### **CONDITIONS**

- (a) The Candidates should ensure that they fulfill all eligibility criteria. Their candidature at all the stages of recruitment process will be purely <u>provisional</u> subject to satisfying prescribed eligibility criteria mentioned in this advertisement. Bank will verify eligibility once the candidate has qualified for the interview.
- (b) If any false/incorrect information furnished by the candidate is detected at any stage of recruitment process, he/she will be disqualified from the selection process.
- (c) If the candidate knowingly or willfully furnishes incorrect or false particulars or suppresses material information, he/she will be disqualified and if appointed, shall be liable for dismissal from the Bank's service without any notice or assigning any reasons whatsoever.
- (d) The decision of the Bank in all matters relating to recruitment shall be final and no individual correspondence will be entertained. Applications received after due date will not be entertained. <u>The</u> <u>Bank is not responsible for any postal delay.</u>
- (e) The recruitment in Bank of Maharashtra is done strictly as per merit in a systematic way. <u>Canvassing</u> in any form will disgualify the candidate.
- (f) The Bank reserves the right to cancel the Recruitment through this Advertisement fully or partly on any grounds and such decision of the Bank will not be notified or intimated to the candidates.
- (g) Employees working in Government /Semi-Government Undertaking will have to produce "**No Objection Certificate**" at the time of GD/interview.
- (j) The application must be submitted on-line through Bank's website <u>www.bankofmaharashtra.in</u>.
- (k) Date of birth as per Secondary School Certificate (SSC)/School leaving certificate and age **as on 30.06.2017** should be mentioned.
- (I) Appointment of selected candidate is subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service & Conduct Rules of the Bank.
- (m) The selected candidate will be on probation for a period of **Two years** active service from the date of joining. Their confirmation in the Bank's service will be decided in terms of the provision of the Bank of Maharashtra (Officers) Service Regulations.
- (n) Candidates applying under reserved category should submit the <u>related certificates in the format</u> <u>prescribed</u> by the Government of India. Relaxation in age will be given to the reserved category candidates as per extant guidelines of Government of India.
- (o) Print copy of on line application with attested copies of certificates in support of age, qualifications & experience etc. should be submitted to <u>The Asstt. General Manager (IR &HRD) Bank of Maharashtra 'Lokmangal" 1501, Shivaji Nagar Pune-411005</u> so as to reach <u>on or before 12.09.2017</u>. Post applied for must be written on the envelope clearly. Applications received after due date (for whatsoever reason) shall not be entertained.

Place: PUNE Date: 28.07.2017 SD/-Deputy General Manager HRM

**ANNEXURE -I** 

#### For PWD Candidates :

Authorised Certifying Authority will be the Medical Board at the District level. The Medical Board will consist of Chief Medical Officer, Sub-Divisional Medical Officer

- *01.* An Orthopedically
- **02.** Challenged (OC) person is one having 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.
- **02.** Visually Challenged (Blindness or Low Vision) (VC) refers to a person who 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 degree or worse and so certified by a Medical Board appointed by the State Government.
  - (d) A person with impairment of visual functioning even after treatment of standard refractive correction but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device.
  - (e) Persons with low vision also are eligible for the vacancies reserved for persons with visual disability. Person with low vision means a person with 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) Altitudinal defect involving lower fields.
- **03.** Deaf & Hearing Impaired (HI): The Deaf are those persons in whom the sense of hearing is non-functional for ordinary purposes of life, i.e. total loss of hearing in both ears. They do not hear; understand sounds at all even with amplified speech. Hearing impairment means loss of more than 60 decibels in the better ear in the conversational range of frequencies.

- (a) Reserved Category candidates namely SC/ST/OBC candidates should send attested photocopies of their caste certificate, and PWD candidates should send medical certificate issued by Medical Board at District level.
- (b) Candidates belonging to SC/ST/OBC and PWD category should also send an attested copy of their Caste Certificate &/or Medical Certificate of Handicap issued by the Competent Authority as indicated in Para 11 below. The SC/ST Caste Certificate should be in the format prescribed by the Government of India, Dept. of Personnel & Training, Office Memo No. 36012/6/88-Estt.(SCT), (SRD III), dated 24.04.1990 & No. 36036/8/98-Estt. (Res.) dated 16.03.1999. The Other Backward Class (OBC) Certificate should invariably contain the 'CREAMY / NON-CREAMY LAYER' CLAUSE based on income for the financial year 2004-2005. and should be in the format prescribed vide Government of India, Dept. of Personnel & Training Office Memo. No. 36033/28/94-Estt.(Res.) dated 02.07.1997.
- (c) Candidates will have to produce Original Caste / Certificate, including "Non-Creamy Layer Clause" Certificates at the time of interview, failing which his/her candidature will be cancelled.
- (d) Candidates belonging to OBC category but coming in the "CREAMY LAYER" are not entitled to OBC reservation. They should indicate their category as 'Gen' or 'Gen PWD' as applicable. A candidate who after making an application under the OBC Category and participating in the recruitment process is unable to produce the OBC Certificate specifically stating that he/she does not belong to the Socially Advanced Sections, excluded from the benefits of reservations for OBCs in Civil Posts & Services under Government of India, i.e. "Creamy Layer" will have his / her candidature cancelled.
- (e) Relaxation of upper age-limit to Ex-Servicemen is applicable only to the ex-servicemen and commissioned officers including ECOs/SSCOs as have been/are released from Military Service either –

on completion of assignment otherwise than by way of dismissal or discharge on account of misconduct or inefficiency; or on account of physical disability attributable to Military Service ; or on invalidment after putting in at least five years Military Service.

(j) PWD candidates claiming the benefit of reservations/age relaxation should submit a copy of Medical Certificate as specified in the Disabilities Act of 1995 in support of their disability issued by a Competent Authority as indicated in Para 11 below.

#### 11. COMPETENT AUTHORITY FOR ISSUE OF THE CERTIFICATES TO

#### SC/ST/OBC/PWD CANDIDATES:

#### For SC/ST/OBC Candidates :

- a) District Magistrate / Additional Distt. Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / 1st Class Stipendiary Magistrate / Sub-Division Magistrate / Taluka Magistrate / Executive Magistrate / Extra Assistant Commissioner.
- b) Chief Presidency Magistrate / Additional Chief Presidency Magistrate / Presidency Magistrate.
- c) Revenue Officer not below the rank of Tahsildar.
- d) Sub-Divisional Officer of the area where the candidate and/or his family normally resides.