

बैंक ऑफ महाराष्ट्र

(भारत सरकार का उपक्रम)

मानव संसाधन विकास विभाग

प्रधान कार्यालय, लोकमंगल, 1501 शिवाजीनगर, पुणे 5



BANK OF MAHARASHTRA

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

Head Office, "Lokmangal",
1501 Shivajinagar, Pune - 411 005.

फोन/Phone : 020-25614321, 25514501-12 फैक्स /Fax: 020-25532581 ई-मेल E-mail: bomcoper@mahabank.co.in

RECRUITMENT CELL - HUMAN RESOURCE MANGEMENT DEPARTMENT RECRUITMENT OF GENERAL OFFICERS IN SCALE – II & III - 2016-17 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 to the post of **General Officers** in scale – II & III.

OPENING DATE FOR ON-LINE REGISTRATION OF APPLICATION	12-08-2016
LAST DATE FOR ON- LINE APPLICATION	06-09-2016

Bank of Maharashtra, with a network of more than 1896 branches has presence in 29 states and 4 Union Territories. The total business of the Bank is over Rs. 2,50,000 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 professionals with winning attitude to be partners in the growth journey of the Bank through shouldering the responsibility, as General Officers in the following Disciplines:

1- DETAILS OF POSTS & RESERVATION :

Post (Scale)	Age (Years) Min-Max	No of Vacancies					Of which PWD		
		SC	ST	OBC #	UR	Total	VH	HH	OH
Senior Manager (MMGS-III)	23 – 32	15	7	27	51	100	1	1	1
Manager (MMGS-II)	23 – 32	30	15	54	101	200	2	2	2

Abbreviations Stands for –

(MMGS – II) Middle Management Grade Scale – II

(MMGS-III) Middle Management Grade Scale - III

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.

Vacancies reserved for OBC Category are available to OBC candidates belonging to "Non Creamy layer" only. 'Creamy Layer' OBC candidates should indicate their category as "General".

In case suitable candidates are not available, Bank reserves the Right to modify the Number of vacancies in each scale.

Competent authority for issue of certificate to SC/ST/OBC/PWD candidates:

- (a) For SC/ST/OBC – District Magistrate / Addl. Distt. Magistrate/Collector / Deputy Commissioner / Addl. Dy. Commissioner / Dy. Collector / First Class stipendary Magistrate/Sub-Division Magistrate/Taluk Magistrate/Executive Magistrate/Extra Assistant commissioner /Chief presidency Magistrate/Additional Chief presidency Magistrate/Presidency Magistrate/Revenue Officer not below the rank of Tahasildar/sub Divisional Officer of the area where the candidate and / or his / her family normally resides.
- (b) For physically challenged – Certifying authority will be a Medical Board duly constituted by the Central or the State Government having at least three members out of which at least one shall be a specialist in the particular field for assessing locomotor/cerebral/visual/hearing disability as the case may be.

Note:

- a) The number of posts and the reservations provided 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.

2- SCALE OF PAY :-

SCALE OF PAY IN MMGS-II	Rs. 31705 – 1145/1 – 32850 - 1310/10 - 45950
SCALE OF PAY IN MMGS-III	Rs. 42020 – 1310/5 – 48570 – 1460/2 - 51490

DA, HRA,CCA etc. will be paid as per Bank's rules in force from time to time and depending upon the place of posting. Medical, LFC, Terminal Benefits and other perquisites will be as per prevailing rules. At present the cost to company for Scale – II officer is Rs.10.00 lac per annum approximately and Scale – III officer is Rs.12.00 lac per annum approximately. CTC is based on current level of compensation and highest levels of HRA, hence the actual CTC will change based on the final location of posting.

3- Probation & Service Indemnity Bond:

- a) 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.
- b) The selected candidates will be required to execute a Service Indemnity Bond undertaking to serve the Bank for a period of 3 years or to pay the Bank a sum of Rs.250000/- (Rs. Two lac fifty thousand only) and cost of training, in case he / she leaves the Bank Before completion of 3 years of active service.

4- ELIGIBILITY CRITERIA AND OTHER DETAILS : (Computed as on 01.07.2016)

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, 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 a candidate belonging to Categories (ii),(iii).(iv) & (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 but on final selection, the offer of appointment will be given only after the necessary eligibility certificate issued to him/her by the Government of India is submitted to the Bank.

b) Age, Educational qualification and Experience(as on 01.07.2016)

Sr. No	Post	Age	Educational Qualification	Experience
1	Manager (MMGS-II)	Mini Age 23 Yrs and Max	Minimum Graduation and Professional qualifications like MBA(Finance) / CA / ICWA / CFA / FRM / CAIIB from a University / Institution / Board	Minimum Two years Post qualification work experience in processing credit proposals of MSME, Mid Corporate and Large Corporate loans with

Sr. No	Post	Age	Educational Qualification	Experience
		32 Yrs	recognised by Govt. of India / approved by Govt. Regulatory bodies.	any Scheduled Commercial Bank is mandatory .
2	Senior Manager (MMGS-III)	Mini Age 23 Yrs and Max 32 Yrs	Minimum Graduation and Professional qualifications like MBA(Finance) / CA / ICWA / CFA / FRM / CAIIB from a University / Institution / Board recognised by Govt. of India / approved by Govt. Regulatory bodies.	Minimum Four years Post qualification work experience in processing credit proposals of MSME, Mid Corporate and Large Corporate loans with any Scheduled Commercial Bank is mandatory .

For the above posts, candidates should produce documents in support of their qualifications and experience certificate in the respective field, along with No objection letter from the existing employer to apply for the above posts.

c) Relaxation in Upper Age Limit:

Sr. No.	Category	Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes (Non-Creamy Layer)	3 years
3	Persons With Disabilities	10 years
4	Ex-Servicemen, commissioned officers including Emergency commissioned officers (ECOs)/Short Service Commissioned officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment.	5 year s.
5	Persons ordinarily domiciled in the State of Jammu & Kashmir during the period 1-1-80 to 31-12-89	5 years
6	Persons affected by 1984 riots	5 years

Note : The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as motioned in point No. C (3 to 6).

- i. The reservation for physically challenged candidates is on horizontal basis, the selected candidates will be placed in the appropriate category (SC,ST,OBC, General etc.)
- ii. The number of reserved vacancies as also total number of vacancies are provisional and may vary according to the actual requirement of the Bank.
- iii. The above relaxations are available only if the candidates fulfill the various conditions in the Government of India orders and instructions in this regard. To claim relaxation in age, fee etc. reserved category candidates should submit a copy of the relevant certificate in support of his/her claim along with the Application.
- iv. Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in the Govt. of India, Ministry of Home Affairs, Department of Personnel and Administrative Reforms Notification No.36034/5/85/Estt.(SCT) dated 27.10.1986 as amended from time to time.
- v. An Ex-serviceman who has once joined a Government job on civil side after availing the benefit given to him/her as an Ex-Servicemen for his/her re-employment including a job in the public sector undertaking ceases to enjoy Ex-Servicemen status
- vi. Persons eligible for age relaxation under (6) above must produce the domicile certificate at the time of interview from the District Magistrate in the state of Jammu & Kashmir Division within whose jurisdiction he/she had ordinarily resided or any other authority designated in this regard by the Government of Jammu & Kashmir to the effect that the candidate had ordinarily been domiciled in the state of Jammu& Kashmir during 1st January 1980 to 31st December 1989.

d) Note for orthopaedically Handicapped (OH)/ Visually Impaired (VH) candidates:

OH/VH Candidates who suffer from not less than 40% of relevant disability should possess disability certificate issued by Medical Board duly constituted by Central or State Government

issued on or before last date of online submission of application:

- a) Only those OH candidates who have locomotor disability or cerebral palsy with locomotor impairment of minimum 40% and only those who fall in the following categories are eligible to apply:
MW- Muscular weakness and limited physical endurance
OL- One leg affected (R or L)
BL- Both legs affected but not arms.
OA- One arm affected (R or L) - (a) Impaired reach;
(b) Weakness of grip;
(c) ataxia
- b) Only those visually handicapped persons who suffer from any one of the following conditions are eligible to apply.
i. Total absence of sight.
ii. Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses.
iii. Limitation of the field of vision subtending an angle of 20 degree or worse.
- c) Candidates having low vision as defined in chapter I, Para 2 (u) of The persons with Disabilities (Equal opportunities, protection of rights and full participation) Act 1995.
- d) At the time of online examination, only blind/low vision candidates whose writing speed is affected by cerebral palsy can use scribe/write at his/her own cost. In all such cases where a scribe/write is used the following rules will apply.
i. The candidate will have to arrange his/her own scribe/writer at his/her cost.
ii. The candidate will have to give a suitable undertaking , in the prescribed format at the time of online examination.
iii. Blind /Low vision candidates and other candidates whose writing speed is affected by cerebral palsy whether availing the facility of scribe or not shall be allowed compensatory time of 20 minutes and / or part there of for every hour of the examination provided that the candidate uses scribe for both the objective and descriptive test.

Eligible candidates who wish to use the services of a scribe in the examination should invariably and carefully indicate the same in the online application form. Any subsequent request may not be favorably examined.

5- SELECTION PROCEDURE:

Selection of candidates will be in two phases: (I) on the basis of online test conducted by IBPS or any other examiner decided by the Bank, (II) Personal Interview. Based on the performance of the candidates in written test, the short listed candidates will be called for personal interview. Merely satisfying the eligibility norms do not entitle a candidate to be called for Test, Interview.

PHASE - I

On-line test will be conducted through IBPS/ or any other examiner decided by the Bank and the mode of test will be decided by the Bank.

Generally there shall be objective type questions and the tests except the Test of English language will be available bilingually i.e. in English and Hindi.

Each candidate will be required to obtain a minimum score in each test of online examination and also minimum total score to be considered to be shortlisted for interview. Depending on the number of minimum eligible candidates available, cut-off will be decided by the bank and candidates will be short listed for interview.

The candidates have to appear for the online written test, Personal interview on candidates own expenses and risks and the Bank will not be responsible for any injury or losses etc.

The online test will be scheduled at the following centers and the address of the venue will be advised in the call letters:

Hyderabad, Guwahati, Patna, Chandigarh, Delhi, Ahmedabad, Shimla, Jammu, Ranchi, Bangaluru, Thiruvananthapuram, Bhopal, Indore, Jabalpur, Aurangabad, Kolhapur, Mumbai, Nagpur, Nasik, Pune, Bhubaneswar, Jaipur, Chennai, Lucknow, Dehradun, Kolkata.

The candidates are requested to choose the nearest centre while punching in the online application. The Bank reserves its own discretions to add /delete/modify the centre subject to availability of the candidates.

Note :

- i. Request for Change of Centre of Examination shall NOT be entertained.
- ii. Bank reserves the right to cancel any of the centers and/or add some other centers, depending upon the response, administrative feasibility, etc. The Bank also reserves the right to allot the candidate to any of the centers other than the one he/she has opted for.

The date of written test will be communicated through Bank's website and allocated centre /venue for the examination will be intimated through Call letter to the individual applicant by e-mail to the registered e-mail ID. If the email is not received by the candidate, due to technical reasons or wrong e-mail ID given by the candidate, the Bank will not be responsible for non receipt of the call letter. Hence candidates are advised to furnish correct e-mail ID while submitting the online application.

PHASE – II

- a) Based on the performance of the written test shortlisted candidates will be called for Personal interview.
- b) Final merit list of successful candidates will be published in order of merit considering marks obtained in written test and personal interview.
- c) The Bank reserves the absolute right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions in this advertisement, including criteria for passing/ method and procedure for selection, if necessary.

Note: 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 Interview after preliminary screening /short listing with reference to candidate's qualifications/suitability and experience etc.

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/-

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

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.

7- PROCEDURE FOR APPLICATION :

Candidates are requested to apply on-line between 12.08.2016 to 06.09.2016

Particulars	Date
Commence of date of on-line application	12.08.2016
Last date for of online application	06.09.2016

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

Application Procedure

(i) Candidates are advised to go to the Bank's website www.bankofmaharashtra.in and click on the 'RECRUITMENT' to open the link "Online application for Admissions to **GENERAL OFFICERS IN SCALE – II & III**" 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.

(iii) In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify / get the details verified to ensure that the same are correct prior to final submission.

(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 FINAL 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 'Save & Next' 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) You can modify details, if required, and ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct click on 'FINAL SUBMIT'.

b. PAYMENT OF FEES

Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only from 12.08.2016 to 06.09.2016. No other mode is acceptable.

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 to 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 to 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.jpeg image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MS Office can easily obtain photo and signature in jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using ‘Save As’ option in the File menu and size can be reduced below 50KB(photograph) & 20KB(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the ‘Image’ menu. Similar options are available in other photo editor also.

(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 be 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 | 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.

8- GENERAL CONDITIONS

- (a) The Candidates applying should ensure that they fulfill all eligibility criteria. Their admission to all the stages of the recruitment process will be purely provisional subject to satisfying the prescribed eligibility criteria mentioned in this advertisement. Bank will take up verification of eligibility conditions with reference to documents submitted by the candidate only after the candidate has qualified in the interview.
- (b) A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple applications only latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration (s) will stand forfeited.
- (c) A recent, recognizable colour passport size photograph, which would be the same as the one uploaded in the online application forms should be firmly pasted on the call letter for online examination/interview and duly signed across by the candidate. The candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of online test/interview may lead to disqualification. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- (d) No candidate is permitted to use calculator, Mobile phone, pagers or any other instruments in the examination & Interview hall.
- (e) All candidates will have to produce, if called for interview, original as well as self attested photocopies of their educational qualification /experience, caste/Disability/relevant certificates at the time of interview, failing which his/her candidature will be cancelled. OBC candidates availing reservation will have to produce OBC certificate with non-creamy layer clause at the time of interview and an undertaking in the prescribed format regarding non creamy layer status as on closing date of on line registration of application.
- (f) The Bank takes no responsibility for any delay in / non receipt or loss of communication. Any resulting dispute arising out of and /or pertaining to the process of recruitment under this advertisement shall be subject to the sole jurisdiction of the courts situated at Pune.
- (g) The recruitment in Bank of Maharashtra is done strictly as per merit in a systematic way. Canvassing in any form will be a disqualification. The Bank will be comparing the responses of a candidate with those of other candidates to detect pattern of similarity. If as per the laid down procedure it is suspected that responses have been shared and scores obtained are not genuine/valid, the Bank reserves right to cancel the candidature of the concerned candidate and such candidates will be disqualified.
- (h) Request for change of contact no./address/email ID, online examination centre/interview centre will not be entertained.
- (i) Pre-requisites are minimum and mere possession of the same does not entitle the candidate to be called for selection process. Considering the experience, the candidates will be shortlisted for selection process.
- (j) If any false/incorrect information furnished by the candidate is detected at any stage of recruitment process, his/her candidature will not be considered.
- (k) 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.

- (l) 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. **The Bank is not responsible for any postal delay.**
- (m) 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.
- (n) Employees working in Government /Semi-Government Undertaking will have to produce No Objection Certificate at the time of interview.
- (j) The application must be submitted on line through Bank`s website www.bankofmaharashtra.in.
- (k) Date of birth as per Secondary School Certificate (SSC) and age **as on 01.07.2016** should be mentioned.
- (l) 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** 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 related certificates in the format prescribed 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) The candidates are advised to note that if selected, they will be required to execute an Indemnity Bond with surety for serving the Bank for a specified period of minimum 3 years. In case he/she resigns from or leaves/ abandons the service and / or neglects in performance of the duty assigned to him/her leading to termination of his/her service as per rules/regulations by the Bank before the specified period, he/she will indemnify the Bank up to the extent of bond amount, for all losses, costs, charges and expenses. Selected officer shall execute the indemnity bond before joining the Bank.

Place: PUNE

Date:

**SD/-
Deputy General Manager
HRM**