

 <p><b>बैंक ऑफ महाराष्ट्र</b> <b>Bank of Maharashtra</b> भारत सरकार का उद्यम <b>एक परिवार एक बैंक</b></p>	<p><b>मानव संसाधन प्रबंधन विभाग</b> <b>Human Resources Management Department</b> प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 <b>Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5</b> टेलीफोन/TELE-020 : 25614270-74 ई/मेल-e-mail : <a href="mailto:bomcoper@mahabank.co.in">bomcoper@mahabank.co.in</a></p>	 <p>एक कदम स्वच्छता की ओर 'स्वच्छता अभियान' की सफलता हेतु हम प्रतिबद्ध हैं</p>
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## RECRUITMENT NOTIFICATION

### RECRUITMENT OF SPECIALIST OFFICERS IN SCALE – II, & SCALE- III PROJECT - 2019-20

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 Officers, Law Officers, Security officers, Fire officer, Information System (IS) Auditors **in Scale- II & Scale- III.**

Bank of Maharashtra, with a network of more than 1800 branches in India enjoys the presence in all states and 4 Union Territories. The total business of the Bank is over Rs. 2, 20,000 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".

We are looking for talented individuals with winning attitude to be partners in the growth journey of the Bank through shouldering responsibility, as, **Scale- II and Scale- III in the above specialist officers cadre .**

#### 1- Details of number of Posts , Reservation & Age :

	Scale	Age (Years) Min- Max	No of Vacancies						Of which PWD			
			SC	ST	OBC	EWS	UR	Total	OC	HI	VI	ID
a) Law Officers	II	25-35**	3	1	6	2	13	25	0	0	0	0
b) Security Officers	II	25-40	1	0	3	1	7	12	0	0	0	0
c) Fire Officer	II	25-40	0	0	0	0	1	01	0	0	0	0
d) Information System (IS) Auditors	III	25-35	0	0	1	0	4	05	0	0	0	0
<b>Total</b>			<b>4</b>	<b>1</b>	<b>10</b>	<b>3</b>	<b>25</b>	<b>43</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

\*\* Upper age is relaxable by 1 year in case of candidates possessing LL.M degree and 2 years in case of Ph.D in law. Age Relaxation to reserved category is applicable as per Government guidelines.

#### Abbreviations Stands for –

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

UR – Un reserved, PWD-Persons With Disability, VI- Visual Impaired,

HI- Hearing Impaired, OC- Orthopaedically Challenged, ID- Intellectual Disability. PWD- Person with disability.

The reservation for PWD is on horizontal basis. The selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/UR) to which they belong.

#### Note:

- The above number of vacancies are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.
- The selected candidates will be posted anywhere in India, depending on the requirement of the Bank.
- Applications for multiple posts by a single candidate shall be treated as invalid application.

**2- Eligibility Criteria and other details: Age, Qualification, experience as on 30.06.2019.**

**a) Law Officers in Scale – II :**

Particulars	Scale II
<b>Age</b>	Minimum 25 years and Maximum 35 years
<b>Qualification</b>	Bachelor's Degree in Law recognized by the Bar Council of India for the purpose of enrolment as an Advocate with a minimum of 55% marks or equivalent in the aggregate of all semesters/years. For SC/ST and PWD candidates, minimum required marks shall be 50% in Bachelor's Degree in Law in the aggregate of all semesters/years.
<b>Desirable</b>	Special knowledge of (i) Banking Law, Company Law, Labour Law and Constitutional Law and experience in drafting of pleadings and documents; (ii) Proficiency in computer applications.
<b>Experience</b>	Essential : At least five years' experience as an Advocate or as a Law Officer in the Legal Department of a Bank / financial institution/ statutory corporation / Company and/or Legal Associate / Legal consultant in an Advocate's or Solicitor's Office or in the Legal Department of Central / state Government or as teacher in law in a Law College / University. However, preference shall be given to the candidates having experience as a Law Officer in the Legal Department of a Nationalized Bank/financial institution. The candidate should have worked in Bank for one year as Law Officer.
<b>Job Profile/ Responsibilities</b>	To deal with legal issues related to Bank including opinion on legal matters, drafting / approving of documents, to support in recovery through implementation of various laws, guiding / handling on other legal issues viz., Labor Law, commercial law etc. Detailed Job Profile is given in <b>Annexure-I &amp; II</b> .

**b) Security Officers in Scale- II**

Particulars	Scale II
<b>Age</b>	Minimum 25 years and Maximum 40 years
<b>Qualification</b>	Bachelor's Degree in any discipline from recognized University.
<b>Experience</b>	Essential: The candidate should have put in minimum 5 years of service in the Armed Forces / Paramilitary Forces as a Commissioned Officer OR equivalent in the rank of Captain OR above. At the time of retirement, candidate should have with <b>EXEMPLARY</b> character and the same should be mentioned in the discharge book.
<b>Job Profile/ Responsibilities</b>	<ul style="list-style-type: none"> <li>➤ Monitoring Security and Fire Safety of the Bank, Liaisoning with Police &amp; other security Officials, Training Armed Guards etc.</li> <li>➤ Work related to development and security arrangements in case of need and allied activities.</li> <li>➤ Notwithstanding the above, any developmental work assigned to him/her based on administrative requirement of the Bank for business growth and development. Detailed job profile is given in <b>Annexure- III(a)</b></li> </ul>

**c) Fire Officer in Scale – II :**

Particulars	Scale II
<b>Age</b>	Minimum 25 years and Maximum 40 years
<b>Qualification</b>	Graduate with either BE (Fire) from NFSC <b>OR</b> Grade 1 from India / UK <b>OR</b> Station Officers Course from NFSC <b>OR</b> Sub Officer Course from NFSC <b>OR</b> Graduate BE (Fire) from University Grants Commission (UGC) affiliated Universities.

Particulars	Scale II
<b>Experience</b>	Essential : 3 years experience is required in case the candidate has done Station Officers Course from NFSC. 5 years experience is required in case the candidate has done Sub Officer Course from NFSC.
<b>Job Profile/ Responsibilities</b>	As per enclosed sheet as <b>Annexure-III(b)</b>

**d) Information System (IS) Audit Officer in Scale – III :**

Particulars	Scale III
<b>Age</b>	Minimum 25 years and Maximum 35 years
<b>Qualification</b>	B.Tech / B.E. in Computer Science / IT / MCA / MCS / M.Sc. (Electronics / Comp.Science) with Minimum 55% marks in Aggregate. OR Chartered Accountant (CA) with minimum 55% marks in aggregate.
<b>Mandatory Certification</b>	Certifications in CISA, CISSP OR DISA.
<b>Experience</b>	1) Should have conducted Information System Audit of Systems such as Core Banking Solution, EFT Switch, Internet Banking, Mobile Banking, DC/DR Sites including Vulnerability Assessment & Penetration Testing etc. in at least one Commercial Bank / Public Sector Organization / Statutory Body during the last 3 years. 2) Should have minimum 3 years' experience for conducting Information Systems (IS) Audit including VA & PT.
<b>Desirable</b>	Candidates with experience of having conducted Information Systems Audit of Systems mentioned above, in Public Sector Banks are preferred.
<b>Job Profile/ Responsibilities</b>	As per enclosed sheet as <b>Annexure-IV</b>

Computer literacy is essential for all the above posts. The appointment of officers is on all India basis and the selected candidates liable to be posted anywhere in India subject to administrative exigencies.

**3- Probation and Service Bond:**

Probation Period	Bond	
	Amount in Rs.	Minimum Service Period
12 Months	2 .00 Lakh	1 year

The selected candidate will be on probation for a period of 12 months\_(One Year 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.

**4- Scale of Pay ( Basic Pay) :**

Scale – II – 31705 – 1145/1 – 32850 – 1310/10 – 45950 (Subject to revision)

Scale – III – 42020 – 1310/5 – 48570 – 1460/2 – 51490 (Subject to revision)

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.

**5- Confirmation :**

The confirmation of newly recruited Officers will be subject to satisfactory completion of stipulated probation

period.

#### 6- 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 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/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.

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

Sr. No	Category	Total
1	<b>OBC / General (Application fee + intimation charges)</b>	<b>Rs. 708/-</b>
2	SC/ST/PWD (intimation charges only)	Rs.118/-

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 **05.08.2019 to 19.08.2019** and no other mode of payment is acceptable.

#### 8- PROCEDURE 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. 118 (Intimation charges only inclusive of GST)
FOR ALL OTHERS	Rs. 708 (Application fee, Intimation charges inclusive of GST )

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 (<https://bankofmaharashtra.in>) only. No other means/ mode of application are acceptable.

##### A. Application Procedure

(i) Candidates are advised to go to the Bank's website (<https://bankofmaharashtra.in>) and click on the 'RECRUITMENT' to open the link "Online application for recruitment of **Specialist 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.

(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 – n) by ordinary Post only.**

**b. Candidates are requested to apply on-line between 05.08.2019 and 19.08.2019**

Particulars	Date
Commence of date of on-line application	05.08.2019
Last Date of online application	19.08.2019
Last Date for receipt of hard copy of online application with enclosures.	29.08.2019
Date of 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/NOC issued by the competent authority.
- 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 - V)**

- 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- VI**)
- 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 **05.08.2019 to 19.08.2019** 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.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) & 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 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 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 Specialist Officers are on the basis of short-listing, and Personal Interview. Depending upon the number of vacancies, Bank reserves the right to relax the eligibility criteria, in case sufficient suitable candidates are not available, change other modalities of selection process i.e. age, experience required, job profile etc. if required 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. In case the ratio of number of vacancies to the number of eligible applicants exceeds 1:4, written examination shall be conducted if deemed fit. ( The center & 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 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. Total marks allotted for interview are 100. Bank may change the mode of selection depending upon the number of candidates. Candidates have to secure minimum marks as mentioned below.
- c)

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

Mere eligibility / admission for Interview / pass in 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 s/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 necessary. The changes, if any shall be intimated to the candidates through 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. Though bank puts maximum efforts to send the communication by e-mail/SMS, if any candidate do not receive the same due to technical reason, bank shall not be responsible for non-receipt of communication by the candidate. The candidates are advised to visit Bank's website frequently for updates.**



## CONDITIONS

- (a) The above number of vacancies are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates. The candidates belonging to reserved category for which no reservation has been announced are free to apply for vacancies announced for unreserved categories. However they must fulfil all the eligibility conditions of unreserved category.
- (b) The Candidates should ensure that they fulfill all eligibility criteria. Their candidature at all the stages of recruitment process will be purely **provisional** subject to satisfying prescribed eligibility criteria mentioned in this advertisement. Bank will verify eligibility once the candidate has qualified for the interview.
- (c) 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.
- (d) 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.
- (e) 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 or technical reasons.**
- (f) The recruitment in Bank of Maharashtra is done strictly as per merit in a systematic way. **Canvassing in any form will disqualify the candidate.**
- (g) 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.
- (h) Employees working in Government /Semi-Government Undertaking will have to produce “ **No Objection Certificate**” at the time of GD/interview.
- (i) The application must be submitted on-line through Bank's website (<https://bankofmaharashtra.in>)
- (j) Date of birth as per Secondary School Certificate (SSC)/School leaving certificate and age **as on 30.06.2019** should be mentioned.
- (k) 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.
- (l) The selected candidate will be on probation for a period of **One year** 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.
- (m) Candidates applying under reserved category should submit the related certificates in the format prescribed by the Government of India. Relaxation in upper age will be given to the reserved category candidates as per extant guidelines of Government of India.
- (n) Print copy of on line application with attested copies of certificates in support of age, qualifications & experience etc. should be submitted to **The Asstt. General Manager (HRM) Bank of Maharashtra 'Lokmangal' 1501, Shivaji Nagar Pune-411005** so as to reach **on or before 29.08.2019**. 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: 19.07.2019

Sd/-  
Deputy General Manager  
HRM

## **The roles and responsibilities of Law Officer posted at legal department at HO**

The broad functions of the Legal Department shall be -

### **Reference**

- Attending the reference of operational departments at H O (viz. giving opinions to IT, Credit, HRM, ABC, Corporate Services Deptt. Department of strategic initiative, Planning, etc.) and also guidance to zones on various issues such as drafting and approving IT contracts, disputes relating to contracts, formulating / modifying systems and procedures, redressal of complaints, MOU with various agencies, Joint ventures etc.
- Vetting of agreements, MoUs and SLAs to be executed from Bank from legal angle
- Assisting departments of H O in procurement process, approving of RFP, tender documents, terms and conditions of sale.

### **Opinion**

- To act as an advisor to the top management in legal matters.
- To conduct studies and submit precise opinion about the impact of existing / proposed amendments, new legislations on the business of the bank / its subsidiary
- Assisting the committee for third party entities involved in fraud.
- Giving consultation and advice to Zonal Offices especially the Zones which are not having services of law officers.
- To guide the zones where they are not satisfy with the opinion of Zonal Law Officer / for Second opinion.

### **Documentation**

- To review, ongoing basis, system of documentation and suggest improvements / changes in the same with a view to reducing complexity and safeguarding bank's interest.
- Vetting the drafts and circulates documents for new products and other specialised documents and modifications in the standard security documents.

## **Guidelines**

- To issue circular on court decisions affecting banks / subsidiaries.
- Issuing guidelines to the field offices for empanelment of advocates on Bank's panel and finalizing the review of their performance from time to time.
- Issuance of circulars on important legal matters.
- Giving guidelines to law officers in the Zones in complicated litigations, documentation etc.
- Monitoring and giving timely guidance in respect of suit filed by bank and filed against bank.
- Giving approval of payment of advocates fees in complex matters, where advocate has quoted fee beyond the fee schedule or no schedule is given.
- Providing guidance on Premises matters.

## **CERSAI**

- Supervising the work of registration of Bank's charge with Central Registry.
- Creating user ids for officials at different Zones for punching the charge before the CERSAI.
- Monitoring the fees to be paid to CERSAI, making advance payment to CERSAI and follows up with branches, zonal offices for reconciliation of CERSAI fees.

## **Compliance**

- Examining new legislations, amendments, notifications, important judgments, IBA and RBI directives relating to legal matters and issuing circulars for guidance and compliances of Acts etc.
- Submission of statistical information to RBI, IBA, Finance Ministry, SEBI from time to time
- Giving approval of panel valuers for SARFAESI action from Board as per Rule 2 (d) SARFAESI Act.

## **Application under the RTI Act, 2005**

- Rendering all the assistance to the CPIO and appellate Authority at H O & Zonal Offices in dealing with application and appeals under RTI Act.
- As a Nodal Officer of RTI he has to login to the portal RTIMIS on daily basis and after verifying, whether the Application/Appeal pertains to HO/ zone, forward the same by way of Email/hard copy and also by Online forwarding of the Applications and Appeals received to the concerned CPIO / Appellate Authority. In case of the application relates with the HO, he has to send it to the CPIO of HO.
- Analysing the information sought and forward the same to concerned departments under the seal & signature of CPIO and making follow up with concerned departments for the information sought to prepare reply. Once the draft is approved and signed by the CPIO, the same has to be scanned and uploaded in to the MIS Portal and send the hard copy by post.
- To assist the Appellate Authority. Prepare the draft of the order supported by a detailed note and after approval and signed by the Appellate Authority, upload the same on the MIS portal and send the copy by

REGD Post. In case there is a request for personal hearing, in that case the appellant has to be informed and a track of the same is to be maintained and on the day of the hearing, he has to be accompany with the Appellate Authority for recording the minutes and to prepare the draft of the order. In case of Second Appeal before CIC, the Law Officer has to accompany the CPIO at the time of hearing.

- Handle the RTI applications and appeals received through Hard Copy and also by way of E-mails.

### **Recovery**

- Assisting Recovery department through SARFAESI, DRT, civil suits, Lok Adalats and other Court matters and also handling the work of consolidation of Contingent Liability Statements received from Zones and making follow up of the cases for updating.
- Making follow up for legal action in borrowal accounts viz. recovery cases (DRT, DRAT, etc.) and SARFAESI action.
- Making follow up for e-auction, uploading the sale notices and photographs /walk through videos of the properties on the website of Bank, IBA, government site.
- Assisting the higher authorities in dealing with dispute resolution matters.

### **Accounts**

- Dealing with contingent liability not acknowledged as debt.

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**The roles and responsibilities of Law Officer posted at Zone/s**

The broad functions of law officers posted at Zonal Offices are as under, which are indicative and may be expanded depending upon the peculiarities and specific requirements of the Zone -

- Guidance to branches for obtaining required documents in various type of banking transactions.
- Preparation of specialized documents wherever required.
- Document verification for advances of Rs.50.00 lacs and above.
- Providing opinion on legal issues involved in deceased claim settlement.
- Giving approval to the draft of Bank Guarantees on law points referred by the branches and Zonal Office.
- Issuing legal notices on behalf of bank and replying legal notices received by the branches and Zonal Office.
- Assisting the Authorized officer while taking action under SARFAESI Act i.e. drafting and issuing of SARFAESI notices, reply to objection / representation made by the borrower / guarantor, taking possession, filing of application U/s 14 of SARFAESI Act and its follow-up and put the property on sale / e-auction.
- Assisting authorized officer in taking action under SARFAESI Act i.e. SARFAESI notices, possession notices, sale notices drafted and issued. Uploading the sale notices on various website.
- Assisting Central Public Information Officer and Appellate Authority in dealing with applications and appeals received under Right to Information Act, 2005.
- Advising branches and Zonal office on premises matters such as drafting lease deeds, renewal of lease deeds and to defend eviction cases filed against Bank.
- Advising branches and Zonal office in defending cases against Bank under Consumer Protection Act.
- Entrusting the cases to advocates in respect of suit filed by bank or defended by Bank, as per the guidelines issued by Head Office from time to time and brief the case. Reviewing the performance of Advocates and submit the review report to H.O. as advised from time to time.
- The Law Officers being the designated Nodal Officer for DRT, they have visit DRT for monitoring the suit filed cases, Securitization Application (SA) and keeping liaison with Recovery Officer (RO) & Presiding officer (PO) for expediting the cases, more particularly suit filed cases of Rs. 1.00 Core and above are to be attended by the Law officer.

- Following up of all suit filed and decreed accounts and assisting Recovery Officer at DRT for early recovery.
- Execution of decrees and liaison with Court Receiver /OL etc.
- Giving legal opinion to the branches /Zonal Offices in day to day banking and operational problems.
- Assisting branches and Zonal Offices in approving the draft of FIR / Criminal Complaint before Local Police / CBI etc. and advising in fraud cases.
- Assisting in conducting Lok Adalats.
- Submitting the SARFAESI monthly & quarterly report, DRT monthly & quarterly report and RTI Quarterly Report to head office in time.
- Submitting monthly SARFAESI & DRT account wise details to HO.
- Punching data and updation of data in CRis Mac Legal Software.
- Maintaining data, updation and submission to HO account wise details of matters referred under IBC, 2016 to NCLT.
- Assisting Zonal Managers in empanelment of advocates and review of performance of advocate and submission of report to H O.
- Monitoring of suit filed and decreed accounts for effective recovery, briefing of cases to advocates.
- Giving approval of panel Valuers for SARFAESI action.
- Advising branches and Zonal Offices in defending cases against Bank under Consumer Protection Act.

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**ROLE & RESPONSIBILITIES OF SECURITY OFFICERS**

- i. The Security Officer posted at Zonal Offices shall report to the Zonal Head / Dy. Zonal Head.
- ii. The Security Officer is responsible for the physical security arrangements at the Branches, Currency chests and Administrative Offices.
- iii. The primary duty of the Security Officer will be to implement all guidelines and directives of H.O.
- iv. The Security Officer will report to the Zonal Head for following functional areas:
  - a) Tour program, visits and outstation duties
  - b) Leave & other administrative matters
  - c) Coordination with other depts. for security functions.
  - d) Liaison with police and other agencies.
  - e) Arranging security meetings as a member secretary.
  - f) Security hardware maintenance
  - g) Branch security arrangements.
  - h) MIS & Correspondence with H.O.
- v. The Security Officer will report to the CSO and to ZM for following functional areas:
  - a) Training of the staff in security & risk management
  - b) Implementation of security guidelines, directives and instructions.
  - c) Implementation of branch and Currency chest visit schedule
  - d) Follow up of police complaints in cases of breaches of security.
  - e) Maintenance of security records and data.
- vi. The Security officer is responsible for conducting the training as per the laid down policy.
- vii. The Security Officer will render necessary advice to the Zonal Head & Branch Managers on matters pertaining to security and will render necessary assistance in implementation.
- viii. The Security Officer will communicate all the instructions, guidelines and directives received from H.O.
- ix. The Security Officer at the Zonal office will visit all the branches, offices and other establishments under his jurisdiction as per the laid down frequency.
- x. The Security Officer will establish close liaison with the police and other agencies.
- xi. The Security Officer at Zonal office is responsible for the submission of reports & returns.

- xii. The man management of the security staff in the branches is the responsibility of the Security Officer at Zonal office.
- xiii. The Security Officer will assist the Branch Managers in the maintenance, legal & procedural aspects related to Gun license and Arms.
- xiv. The Security Officer will actively play during the selection of new premises, shifting of branch and layout inside the premises to ensure the incorporation of security measures at the inception stage itself.
- xv. The Security Officer will arrange the quarterly security meetings in the Zone.
- xvi. The Security Officer will ensures the Flag Hoisting ceremonies as laid down at the Zonal office level.
- xvii. The Security Officer will ensure the process of Risk Categorization of the branches of the Zone as per the laid down norms by H.O.
- xviii. The Security Officer is responsible for any other task directly allotted by H.O.
- xix. Security Officers posted at ZO & H.O. are responsible to implement the Security Action Plan, monitor and carry out inspections as per Security Policy to review the implementation of the security measures at branches / offices.
- xx. Zonal Security Officers shall inspect Branches and Currency Chests as under:
  - Low Risk branches and Administrative Offices: Once a Year.
  - High risk and Moderate Risk branches: Twice in a Year.
  - Currency chests: Once in a quarter

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## **Annexure-III(b)**

### **Roles & Responsibilities of Fire Officer.**

1. Fire Officer posted in the Bank will be responsible for upkeep of Fire Extinguishers, Fire Hydrant Systems, Fire Alarm Systems and other Fire and Safety related Equipments.
2. Fire Officer will be responsible for conduct of Fire Audit of all branches, offices and currency chests of the Bank.
3. Fire Officer will prepare for ensuring training and Fire preventive awareness in the Bank. Fire Officer has to formulate Fire Evacuation and Disaster Management plan for each building, offices and branches of the Bank.
4. Fire Officer shall carry out Fire Audit of all currency chests and Zonal Offices located in Bank's own buildings.
5. Procurement of Fire Extinguishers and Fire Hydrant systems and other Fire Equipments and maintenance and execution of Service Level Agreement (SLA) shall be undertaken and he/she has to guide the Zonal Offices in this regard.
6. Fire Officer shall be responsible for completion of evacuation drills at branches and offices.
7. Fire Officer shall conduct periodical training at all training centers and colleges of the Bank.
8. Fire Officer shall ensure all State Government Fire and Safety norms and ensure no acts are violated in the Bank.
9. Fire Officer shall monitor and supervise all compliances of Fire Safety and prevention of fire.
10. Fire Officer shall review Fire Safety preparedness of the Bank and update the Top Management of the Status.
11. Fire officer shall directly function under the Chief Security Officer and if he is posted in Zonal Offices he will directly report to Zonal manager for all Fire and Safety and preventive measures.
12. Fire Office shall carry out detailed enquiry on all fire incidences and take steps for fire prevention.
13. Fire Officer shall maintain good liaison with State Government Fire Officials in the Country.
14. Fire Office shall prepare annual budget on the Fire Equipments required for the Bank and ensure all Equipments of Fire Safety and Prevention are in serviceable conditions.
15. Fire Officer shall be guidance to Chief Security Officer and Zonal Managers on all the prevailing Government regulations for ensuring Fire Safety.
16. Fire Officer shall ensure that the security staff and other staff of the Bank are updated on Fire Safety norms and conduct joint drills on usage of Fire Equipments and Hydrant systems.
17. Fire Officer shall keep himself abreast with latest fire technology trends and regulations which can benefit the Bank.
18. Fire Officer shall maintain highest form of discipline and ensure Fire Prevention discipline in the Bank.
19. Fire Officer shall prepare fire incident reports, investigation reports and put up to the Chief Security Officer before final submission to the Top Management.

20. Periodic meetings and video conferences with the Zonal Offices and percolation of fire preventive measures are to be ensured.
21. Fire Officer shall co-ordinate with other departments such as Electrical Engineer, Corporate Services Department, Head Office or General Administrative Department at Zonal Offices for ensuring upkeep of Equipments and maintenance through Service Level Agreement.

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**ROLES & RESPONSIBILITIES / KEY RESPONSIBILITY AREAS OF  
INFORMATION SYSTEMS (IS) AUDITORS**

1. The Information Systems Auditor will primarily be responsible for conducting or arranging for the conduct of Information Systems (IS) Audits.

The Frequency of IS Audits, as per Extant IS Audit Policy is as under –

- a. IT systems are divided into critical, high, medium and low criticality systems based on risk matrix.  
b. Frequency of system audits shall be as follows:

	<b>Criticality</b>	<b>Audit intervals</b>	Extension permissible by GM, Inspection Dept
A	Critical	6 months	1 months
B	High	9 months	1 months
C	Medium	15 months	2 months
D	Low	18 months	2 months

- c. New IT systems or those systems, which have undergone major changes, shall be audited within 6 months of implementation.  
d. All the systems, domains and processes irrespective of their risk levels shall be covered within a period of two years  
e. IS Audit of critical branches will be carried out on sample basis.  
f. Notwithstanding the above, IT governance, information security governance, data center, IT processes, critical business applications and MIS systems shall be subjected to audit at least once a year.  
g. Continuous auditing shall be introduced in critical areas in a phased manner.

As per the List of **In-House developed applications** received from IT Dept on 11/03/2019, there are total 133 applications & their categorization is as under –

**High – 28, Medium – 44 & Low – 61**

The details of which are given in **Appendix A**

As per the Business Continuity Planning Policy 2018-19, there are 29 **Business Processes** which have been included in the Criticality Category based on Recovery Time Objective (RTO) & Recovery Point Objective (RPO) as under –

Sr	Criticality Category	No. of Business Processes	RTO in Minutes	RPO in Minutes
1	Most Critical	6	80	15
2	Critical	16	100	30
3	Important	4	120	45
4	Non-Business Critical	2	150	60
5	Other	1	180	60

The details of which are given in **Appendix B**

2. The IS Auditors has to take annual review of Information Systems Audit Policy.
3. Empanelment of Information Systems Auditors for 2 Years Period.
4. Preparation of Annual IS Audit Plan.
5. As per the IS Audit Policy, IS Auditor shall audit the services of all service providers to ensure that they adhere to the contracted levels of service set out in the Service Level Agreements entered into / to be entered into with the Bank. IS Audit shall audit the compliances by the service providers to various regulatory and statutory requirements to ensure that Bank is not unduly exposed to any risk on account of acts of commission / omission by them.

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**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 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 2017-2018. 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.