



(This advertisement and the link to apply Online can be accessed on RBI Website www.rbi.org.in)

# RESERVE BANK OF INDIA – DIRECT RECRUITMENT OF SPECIALISTS IN GRADE 'B' – PANEL YEAR 2018

### **IMPORTANT INSTRUCTIONS**

### 1. Candidates to Ensure their Eligibility for the Posts:

Before applying, candidates should ensure that they fulfill the eligibility criteria for the advertised posts. The Reserve Bank of India Services Board, hereinafter referred to as 'Board' would admit to the Examinations all the candidates applying for this post with the requisite fee/intimation charges (wherever applicable) on the basis of the information furnished in the ONLINE application and shall determine their eligibility only at the final stage i.e. interview stage. If at that stage, it is found that any information furnished in the ONLINE application is false/ incorrect or if according to the Board, the candidate does not satisfy the eligibility criteria for the post, his/ her candidature will be cancelled and he/she will not be allowed to appear for interview and can be removed from service without notice, if has already joined the Bank.

### 2. Mode of Application:

Candidates are required to apply only ONLINE through the Bank's website www.rbi.org.in. No other mode for submission of application is available. Brief Instructions for filling up the "<u>Online Application Form</u>" are given in <u>Appendix-I</u>:

### 3. Important Dates:

Events	Important Dates**
Website Link Open For Online Registration of Applications and Payment of Fees/Intimation Charges	August 17, 2018 to September 7, 2018
Paper I: Online - Objective	
Paper II: Online - Descriptive	September 29, 2018
Paper III: Offline - Descriptive	

\*\* The Board reserves the right to make any change in these dates.

4. **Help Facility**: In case of any problem in filling up the form, payment of fee/intimation charges, or in downloading of Admission Letter, queries may be made through the link <a href="http://cgrs.ibps.in">http://cgrs.ibps.in</a>

Do not forget to mention 'RBI - Specialists in Grade 'B' - DR' 'Post Applied For' in the subject of the email.

### 5. Use of MOBILE PHONES and other electronic devices BANNED:

(a) The use of any mobile phone (even in switched off mode), pager or any electronic equipment or programmable device or storage media like pen drive, smart watches etc. or camera or blue tooth devices or any other equipment or related accessories either in working or switched off mode capable of being used as a communication device during the examination is strictly prohibited. Any infringement of these instructions shall entail disciplinary action including ban from future examinations.

(b) Candidates are advised in their own interest not to bring any of the banned items including mobile phones/pagers to the venue of the examination, as arrangement for safe-keeping cannot be assured.

(c) Candidates are advised not to bring any valuable/costly items to the Examination Halls, as safekeeping of the same cannot be assured. The Board will not be responsible for any loss in this regard.

6. **Corrigendum**: Please note that Corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website www.rbi.org.in.



## DETAILED NOTICE

**1.** The Reserve Bank of India Services Board (Board) invites applications from eligible candidates for the posts mentioned below in Reserve Bank of India (RBI/Bank):

		Number of Vacancies				
Sr. No.	Post – Specialists in Grade B	Unreserved i.e., General (GEN/UR)	Scheduled Castes (SC)	Scheduled Tribes (ST)	Other Backward Classes (OBC)\$	TOTAL
1.	Finance	8	2	1	3	14^
2.	Data Analytics	8	2	1	3	14
3.	Risk Modelling	8	1	0	3	12#
4.	Forensic Audit	8	1	0	3	12
5.	Professional Copy Editing	3	0	0	1	4
6.	Human Resource Management	3	0	0	1	4*

\$ Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'General (GEN)'.

^1 vacancy is reserved for PwBD category under blindness and low vision.

#1 vacancy is reserved for PwBD category under deaf and hard of hearing.

\*1 vacancy is reserved for PwBD category under locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy.

### Note for PwBD candidates:

(1) The Bank has identified the following posts as suitable for each category of Persons with Benchmark Disability along with the Physical Requirements and Functional Classifications. Only following categories of PwBD candidates are therefore eligible to apply for the posts.

Sr. No	Name of Post	Categories for which identified	Functional classification*	Physical Requirements**
1.	Specialists in Gr 'B'	Blindness and low vision	В	BN, C, H, KC, L, MF, PP, RW (in Braille/software), S, ST, W
			LV	BN, C, H, KC, L, MF, PP, RW, S, ST, W
		Deaf and hard of hearing	D, HH	BN, C, KC, L, MF, PP, RW, S, SE, ST, W
		Locomotor disability including Cerebral Palsy, Leprosy Cured, Dwarfism,	OA, OL, Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attack Victims	BN, C, KC, L,H, MF,PP, RW, S, SE, ST, W
		Acid Attack Victims and Muscular Dystrophy	BL Muscular Dystrophy	C, H, L, MF, PP, RW, S, SE C, H, MF, RW, SE, S
		Multiple disabilities	OA, OL, Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attack Victims and	BN, C, KC, L, MF, PP, S, ST, W
			<ul> <li>(i) blind / low vision</li> <li>or</li> <li>(ii) deaf / hard of hearing</li> </ul>	RW (in Braille / software) and H or RW and SE (as applicable)



\* Functional classification: OA-One Arm, OL-One Leg, BL-Both Legs but not arms, B-Blindness, LV-Low Vision, D-Deaf and HH-Hard of Hearing.

\*\* Physical Requirements: BN-Bending, C-Communication, H-Hearing/Speaking, KC-Kneeling & Crouching, L-Lifting, MF-Manipulation by Finger, PP-Pushing & Pulling, RW-Reading & Writing, S-Sitting, SE-Seeing, ST-Standing and W-Walking.

(2) PwBD candidates may belong to any category (i.e. General/SC/ST/OBC). Reservation for PwBD is horizontal and within the overall vacancies for the posts subject to the posts having been identified suitable for such disabilities.

(3) PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide The Rights of Persons with Disabilities Act, 2016 (RPWD Act, 2016). Such certificate shall be subject to verification/re-verification as may be decided by the Board/ competent authority.

(4) Within the overall notified total vacancies, PwBD candidates belonging to any category of disability will be considered for selection, subject to their suitability, over and above the vacancies notified for PwBD in this advertisement, in order to clear the backlog of PwBD vacancies.

(5) Backlog vacancies reserved for PwBD would be filled by a person with benchmark disability in the respective category. If no suitable person from that category is available such backlog vacancies would be filled up by interchange among other eligible PwBD candidates subject to the posts having been identified suitable for such disabilities.

(6) Use of Scribe & Compensatory time: At the time of online/written examination, only those PwBD candidates (who have disability of 40% or more) who have physical limitation in typing/writing, including that of speed would be allowed the facility to use the service of a scribe. In all such cases where a scribe is used, the following rules will apply:

- A. The candidate will have to arrange his/her own scribe/writer at his/her own cost.
- B. Both the candidate as well as the scribe will have to give a suitable undertaking, in the prescribed format with passport size photograph of the scribe at the time of examination.
- C. PwBD candidates who have physical limitation to type/write including that of speed shall be allowed compensatory time of 20 minutes per hour of the examination whether availing the facility of scribe or not.
- D. Any candidate who is using scribe should ensure that he is eligible to use scribe in the examination as per the above guidelines. Any candidate using scribe in violation of the above guidelines shall stand disqualified and can be removed from service without notice, if has already joined the Bank.

(7) Detailed instructions for PwBD candidates regarding availing services of scribe and allotment of extra/compensatory time will be made available on Bank's website (<u>www.rbi.org.in</u>) at the time of uploading of Admission Letters for the examinations.

### 2. SERVICE CONDITIONS/ CAREER PROSPECTS:

(i) **Pay Scale**: Selected Candidates will draw a starting basic pay of Rs. 35,150/- p.m. in the scale of Rs. 35150-1750 (9)-50900-EB-1750 (2)-54400-2000 (4)-62400 applicable to Officers in Grade B and they will also be eligible for Dearness Allowance, Local allowance, House Rent Allowance, Family allowance and Grade Allowance as per rules in force from time to time. At present, initial monthly Gross emoluments are approximately Rs. 75,831/-(approx.)

(ii) **Seniority**: Candidates selected for the post of Specialists in Gr. B will join the Common Seniority Group and the seniority among these Officers will be fixed according to the ranking worked out by using the standard percentile score of aggregate marks of selected candidates.

(iii) **Perquisites**: Bank's accommodation subject to availability, reimbursement of expenses for maintenance of vehicle for official purpose, newspaper, telephone charges, book grant, allowance for furnishing of residence, etc. as per eligibility. Free dispensary facility besides reimbursement of medical expenses for OPD treatment/hospitalization as per eligibility. Interest free festival advance, Leave Fare Concession (once in two years for self, spouse and eligible dependents). Loans and Advances at concessional rates of interest for Housing, Vehicle, Education, Consumer Articles, Personal Computer, etc. Selected candidates will be governed by 'the defined contribution New Pension Scheme (NPS)', in addition to the benefit of Gratuity.



(iv) At certain centres, limited number of residential quarters are available. Facility for securing residential accommodation on lease, however, exists at all centres.

(v) Initial appointment will be on probation for a period of two years. At Bank's discretion, the probationary period may be extended upto a maximum period of four years.

(vi) There are reasonable prospects for promotion to higher grades.

(vii) Likely place of posting will be Mumbai. However, selected candidates may be posted and transferred anywhere in India.

## 3. ELIGIBILITY CONDITIONS:

I. Nationality: a candidate must be either:-

- (a) a citizen of India, or
- (b) a subject of Nepal, or
- (c) a subject of Bhutan, or
- (d) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India, or
- (e) a person of Indian origin who has **migrated** from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania, Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (b), (c), (d) and (e) 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 but the offer of appointment may be given only after the necessary eligibility certificate has been issued to him/her by the Government of India.

### II. Age Limits (as on 1.08.2018):

- (a) A candidate must have attained the age of 24 years and must not be above the age of 34 years on the 1<sup>st</sup> of August, 2018 i.e., he/she must have been born not earlier than 1<sup>st</sup> August, 1984 and not later than 1<sup>st</sup> August, 1994.
- (b) Maximum age indicated above is for General category candidates. Relaxation in upper age limit will be available as detailed below:
  - i. up to a maximum of five years for candidates belonging to a Scheduled Caste or a Scheduled Tribe if the posts are reserved for them;
  - ii. up to a maximum of three years in the case of candidates belonging to Other Backward Classes who are eligible to avail of reservation applicable to such candidates if the posts are reserved for them;
  - iii. up to a maximum of five years if a candidate had ordinarily been domiciled in the State of Jammu and Kashmir during the period from the 1st January, 1980 to the 31st day of December, 1989;
  - iv. up to a maximum of five years in the case of ex-servicemen including Commissioned Officers and ECOs/SSCOs who have rendered at least five years Military Service as on 1st August, 2018 and have been released;
    - a. on completion of assignment (including those whose assignment is due to be completed within one year from 1st August, 2018 otherwise than by way of dismissal or discharge on account of misconduct or inefficiency; or
    - b. on account of physical disability attributable to Military Service; or
    - c. on invalidment.
  - v. up to a maximum of five years in the case of ECOs/SSCOs who have completed an initial period of assignment of five years of Military Service as on 1st August, 2018 and whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues a certificate that they can apply for civil employment and that they will be released on three months' notice on selection from the date of receipt of offer of appointment.



- vi. Up to a maximum of 10 years in the case of Persons with Benchmark Disabilities. For SC/ST PwBD up to a maximum of 15 years and for OBC PwBD up to a maximum of 13 years, subject to reservation of vacancies under the respective post. Relaxation in upper age limit for PwBD will be subject to the posts having been identified suitable for such disabilities.
- vii. For eligible staff candidates the relaxation in age limit is according to RBI circular CO. HRMD.No.G-75/5599/05.01.01/2013-2014 dated December 20, 2013.

**Note I**: - Candidates belonging to the Scheduled Castes, the Scheduled Tribes and the Other Backward Classes who are also covered under those coming under the above category of Ex-servicemen or persons domiciled in the State of J & K will only be eligible for grant of cumulative age-relaxation.

**Note II**: - The term Ex-servicemen will apply to the persons who are defined as Exservicemen in the Ex-servicemen (Re-employment in Civil Services and Posts) Rules, 1979, as amended from time to time.

**Note III**: - The age concession under Para 3 II (b) (v) will not be admissible to Exservicemen and Commissioned Officers including ECOs/SSCOs, who are released on own request.

**Note IV**: - Notwithstanding the provision of age relaxation under Para 3 II (b) (vi) above, a person with benchmark disability will be considered to be eligible for appointment only if he/she (after such physical examination as the Bank, may prescribe) is found to satisfy the requirements of physical and medical standards for the concerned Services/Posts to be allocated to the physically disabled candidates by the Bank.

Sr. No.	Post	Educational Qualification (as on 1.08.2018)	Post-qualification Work Experience (as on 1.08.2018) in supervisory/management role (For Experience, probationary period will not be reckoned)
1.	Finance	<b>Essential:</b> 2 year full time Post Graduate Degree in Economics / Commerce / MBA (Finance) / PGDM (with Finance specialization) from an Indian University recognized by Government bodies/ AICTE or a similar Foreign University /Institute, with at least 55% marks <b>Desirable:</b> CFA (USA), FRM, CA/ ICWA/ CS/ Charter holder from Actuarial Society of India/ IFRS Certification from ACCA	At least three years of work experience in corporate credit appraisal, corporate loan recovery, investment & treasury (including derivatives) in a Scheduled Commercial Bank/s or a Systemically Important NBFC.
2.	Data Analytics	2 year full time MBA (Finance) /	At least three years of work

## III. DETAILS of Minimum Educational Qualifications / Work Experience:



Sr. No.	Post	Educational Qualification (as on 1.08.2018)	Post-qualification Work Experience (as on 1.08.2018) in supervisory/management role (For Experience, probationary period will not be reckoned)
		M.Stat from an Indian University recognized by Government bodies/ AICTE or a similar Foreign University /Institute, with at least 55% marks.	experience as a data analyst in areas of credit/ market/ liquidity risk in a Scheduled Commercial Bank/s or a Systemically Important NBFC or in a rating agency established at least 10 years back.
3.	Risk Modelling	2 year full time MBA (Finance) / M.Stat from an Indian University recognized by Government bodies/ AICTE or a similar Foreign University /Institute, with at least 55% marks.	At least three years of work experience in risk modelling in areas of credit/ market/ liquidity risk in a Scheduled Commercial Bank/s or a Systemically Important NBFC or in a rating agency established at least 10 years back.
4.	Forensic Audit	CA/ ICWA with Certificate Course on Forensic Accounting and Fraud Detection conducted by ICAI.	At least three years of specialized work experience in the area of forensic Audit and being a part of forensic audit team in Central / State Government Undertaking or Departments.
5.	Professional Copy Editing	<ol> <li>Full time Post Graduate Degree in English from an Indian University recognized by Government bodies or a Foreign University /Institute, with at least 55% marks.</li> <li>Knowledge of Hindi is desirable.</li> </ol>	At least three years of work experience in professional copy editing in a well-known Publishing House, Magazine or Journal. Experience of rewriting user- generated content to professional standards. Excellent standard of written English. Excellent proof- reading skills.
6.	Human Resource Management	Full time Post Graduate Diploma/ Master's Degree in Human Resource Management / Personnel Management/Industrial Relations/Labour Welfare from a recognised Indian or Foreign University /Institute with at least 55% marks.	At least three years work experience in the field of Human Resource Management/ recruitment/ training/ Personnel Management/ Industrial Relations in domestic / foreign Banks / FIs / reputed financial companies / financial services organizations / reputed public or private corporates



**Note I**: The candidate must hold a degree of any of Universities incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University Under Section-3 of the University Grants Commission Act, 1956, or possess an equivalent qualification from a foreign university recognized by the Association of Indian Universities.

**Note II**: Some Universities/Institutes/Boards do not award Class or percentage of marks and allot Aggregate Grade Points (e.g. CGPA/OGPA/CPI, etc.). In case University/Institute/Board defines criteria for conversion of Aggregate Grade Point into percentage of marks, the same will be accepted. However, where the University/Institute/ Board does not define criteria for conversion of Aggregate Grade Point into percentage of marks, in the degree/passing certificates, the undefined parameter(s) would be worked out as under:

Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10 point scale	Aggregate Percentage of Marks
6.75	60%
6.25	55%
5.75	50%

**Note III**: Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.

**Note IV**: Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as per note 2 above.

**Note V:** For **SC**, **ST** and **PwBD** candidates, the minimum marks required in Master's Degree for post 1, 2, 3, 5 and 6 is 50% or an equivalent grade in aggregate of all semesters/ years. The relaxation in minimum educational qualifications for SC/ST/PwBD candidates mentioned above is subject to reservation of vacancies under the respective post and category and identification of posts for PwBD as notified above.

Sr. No.	Post	Job profile
1.	Finance	<ol> <li>Monitoring compliance of banks to various instructions issued by RBI on regulation and supervision, accounting standards and credit management.</li> <li>Stress-testing of bank balance sheets and analyzing various scenarios</li> <li>Scrutiny of app-based payment avenues of banks and identify vulnerabilities from a regulatory point of view.</li> <li>Any other work entrusted by the Bank from time to time</li> </ol>
2.	Data Analytics	<ol> <li>Interpreting data, analyzing results using statistical techniques and providing ongoing reports</li> <li>Developing and implementing databases, data collection systems, data analytics and other strategies that optimize statistical efficiency and quality</li> <li>Acquiring data from primary or secondary data sources and maintaining databases/ data analysis systems</li> <li>Any other work entrusted by the Bank from time to time</li> </ol>
3.	Risk Modelling	1. Building financial models using historical data and providing

# 4. DETAILS OF JOB PROFILE:



Sr. No.	Post	Job profile
		<ol> <li>forecasts based on various banking-related operating metrics.</li> <li>Conducting Scenario Analysis based on macro and micro factors that will help in accessing risk in the financial sector.</li> <li>Ensuring accurate Modelling of allocated portfolios and developing new transaction models and enhancing the existing models.</li> <li>Identifying the key financial and non-financial risks, recommending actions for mitigation of those risks.</li> <li>Applying appropriate sensitivity and scenario analysis to support regulatory actions.</li> <li>Any other work entrusted by the Bank from time to time.</li> </ol>
4.	Forensic Audit	<ol> <li>Investigate financial fraud and examine the transaction trail</li> <li>Build financial profiles of suspicious individuals/entities</li> <li>Compile financial investigative reports</li> <li>Meet with bankers and explain audit findings</li> <li>Any other work entrusted by the Bank from time to time</li> </ol>
5.	Professional Copy Editing	<ol> <li>Editing / proof reading of policy documents, guidelines, reports, instructions, publications and other documents issued by the Bank in English</li> <li>Any other work entrusted by the Bank from time to time</li> </ol>
6.	Human Resource Management	<ol> <li>Manpower Planning/ Recruitment/ Induction/ Placement/ Training &amp; Development of employees as per requirement in the organization.</li> <li>Managing Performance Appraisal &amp; Career Growth systems of employees.</li> <li>Implementation of HR policies of the organization.</li> <li>Managing Industrial Relations and administration of various welfare related services for employees/ex-employees and their families.</li> <li>Any other work entrusted by the Bank from time to time</li> </ol>

5. Number of Attempts: If in future, vacancies for any of the above Specialists post arise then the following rule will apply:

Candidates belonging to unreserved i.e. General Category, who have already appeared Six times for the post in the past, are not eligible to apply. No such restriction applies to candidates belonging to SC/ST/OBC/PwBD, if the posts are reserved for them.

6. SCHEME OF SELECTION: Selection for the aforementioned posts will be done through Online/Offline examinations in the following three papers followed by Interview. Marks scored in Paper-I, Paper-II, Paper-III and Interview together will be counted for final selection.



Papers	Type of Exam	Subject of Exam	Duration	Marks
Paper-I	Online-Objective	Professional knowledge	90 minutes	100
		in the area of		
		Specialization		
Paper-II	Online-	English (writing skills)	90 minutes	100
	Descriptive(to be			
	typed with the			
	help of keyboard)			
Paper-III	Offline-	Professional knowledge	90 minutes	100
	Descriptive(Paper-	in the area of		
	based)	Specialization		

Detailed scheme of selection is given at <u>Appendix - II</u> which is available on the Bank's website www.rbi.org.in.

## 7. Online Examination Centres:

Name of the Centres			
Ahmedabad	Kanpur		
Bengaluru	Kochi		
Bhopal	Kolkata		
Bhubaneswar	Lucknow		
Chandigarh	Mumbai		
Chennai	Nagpur		
Guwahati	New Delhi		
Hyderabad	Patna		
Jaipur	Pune		
Jammu	Thiruvananthapuram		

I. Centres where the examinations will be held are given below:

- II. The Centres and the date of holding the examination as mentioned above are liable to be changed at the discretion of the Board. Allotment of Centres will be on the "first-apply-first allot" basis, and once the capacity of a particular Centre is attained, the same will be frozen. Applicants, who cannot get a Centre of their choice, will be required to choose a Centre from the remaining ones. Applicants are, thus, advised that they may apply early so that they could get a Centre of their choice. NB: Notwithstanding the aforesaid provision, the Board reserves the right to change the Centres at their discretion if the situation demands. All the Examination Centres will cater to examination for Low Vision Candidates in their respective centres. Candidates admitted to the examination will be informed of the time table and place or places of examination. The candidates should note that no request for change of centre will be entertained.
- III. Candidates can select only one centre and must indicate the choice of centres in the online application.
- IV. Candidates will appear for the examination at an Examination Centre at their own risks and expenses. The Board does not make any arrangements for boarding/lodging of candidates. Board will not be responsible for any injury or losses etc. of any nature during the course of Examination.
- V. Interviews: Interviews will be conducted at some of the centres indicated at para 7(I) above, details of which will be communicated in the interview call letter.



## 8. APPLICATION FEE AND INTIMATION CHARGES:

Sr. No.	Category	Charges	Amount*
1.	SC/ST/PwBD	Intimation Charges only	Rs.100/-
2.	GEN/OBC	Application fee including intimation charges	Rs.850/-
3.	STAFF@	Nil	Nil

\*Bank/Transaction charges are to be borne by the candidate.

@ Fee/Intimation charges waiver is only for those employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide its circular CO.HRMD.No.G-75/5599/05.01.01/2013-2014 dated December 20, 2013. Their status as staff candidate will be verified at the time of interview. In case they are not eligible to be treated as staff candidates (in terms of above referred HRMD circular), they are advised to indicate themselves as non-staff candidates and pay fees/ intimation charges as applicable to non-staff candidates.

Note I: Applications without the prescribed Fee/ Intimation Charges shall be summarily rejected.

- **Note II**: Fee once paid shall not be refunded under any circumstances nor can the fee be held in reserve for any other examination or selection.
- **Note III**: Fee/ Intimation Charges are required to be paid only in the manner prescribed in this advertisement.

### 9. HOW TO APPLY

- (a) Candidates are required to apply only online using the website www.rbi.org.in. No other means/mode of application will be accepted. Detailed instructions for filling up online applications are available at <u>Appendix -I</u> which is available on the Bank's website www.rbi.org.in The applicants are advised to submit only single application; however, if due to any unavoidable situation, if he/she submits another/multiple applications, then he/she must ensure that application with the higher Registration ID {RID} is complete in all respects like applicants' details, examination centre, photograph, signature, left thumb impression and hand writing undertaking/declaration, fee etc. The applicants who are submitting multiple applications should note that only the last completed applications with higher RID shall be entertained by the Board and fee paid against one RID shall not be adjusted against any other RID.
- (b) All candidates, whether already in Government Service, Government owned industrial undertakings or other similar organisations, whether in a permanent or temporary capacity or as work charged employees other than casual or daily rated employees or those serving under the Public Enterprises are required to submit an undertaking in the Online application that they have informed in writing to their Head of Office/Department that they have applied for the Examination. Candidates should note that in case a communication is received from their employer by the Board withholding permission to the candidates applying for/appearing at the examination, their application will be liable to be rejected/candidature will be liable to be cancelled. At the time of joining, the recommended candidates will have to bring proper discharge certificates from their PSU/Government/Quasi -Government employer.

NOTE 1: While filling in his/her Application Form, the candidate should carefully decide about his/her choice of centre for the Examination. If any candidate appears at a centre other than the one indicated by the Board in his/her Admission Letter, the papers of such a candidate will not be evaluated and his/her candidature will be liable to



cancellation.

NOTE 2: Suitable provisions for providing information regarding use of scribes by the blind candidates and candidates with Locomotor Disability and Cerebral Palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment) have been made in the online application at the time of the initial online application itself.

NOTE 3: Suitable provision for providing information regarding availing of compensatory time by the blind candidates and candidates with Locomotor Disability and Cerebral Palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment) whether availing the facility of scribe or not have also been made available at the time of the initial online application itself.

NOTE 4: Candidates are not required to submit along with their applications any certificate in support of their claims regarding Age, Educational Qualifications, Scheduled Castes/ Scheduled Tribes/Other Backward Classes and Physically disabled etc. which will be verified at the time of the Interview only. Candidates belonging to the OBC category should have OBC certificate issued on or after August 1, 2017. The candidates applying for the posts should ensure that they fulfil all the eligibility conditions for admission to the Examination. Their admission at all the stages of examination for which they are admitted by the Board viz. Paper-I, II, III or Interview will be purely provisional, subject to their satisfying the prescribed eligibility conditions. If on verification at any time before or after the Examinations and Interview, it is found that they do not fulfil any of the eligibility conditions; their candidature for the examination will be cancelled by the Board. If any of their claims is found to be incorrect, they may render themselves liable to disciplinary action by the Board. A candidate who is or has been declared by the Board to be guilty of:

- (i) Obtaining support for his/her candidature by the following means, namely:-
  - (a) offering illegal gratification to, or
  - (b) applying pressure on, or
  - (c) blackmailing, or threatening to blackmail any person connected with the conduct of the examination, or
- (ii) impersonating, or
- (iii) procuring impersonation by any person, or
- (iv) submitting fabricated documents or documents which have been tampered with, or
- (v) making statements which are incorrect or false or suppressing material information, or
- (vi) resorting to the following means in connection with his/her candidature for the examination, namely
  - (a) obtaining copy of question paper through improper means,
  - (b) finding out the particulars of the persons connected with secret work relating to the examination.
  - (c) influencing the examiners, or
- (vii) using unfair means during the examination,
- (viii) or writing obscene matter or drawing obscene sketches in the scripts, or
- (ix) misbehaving in the examination hall including tearing of the scripts, provoking fellow examinees to boycott examination, creating a disorderly scene and the like, or
- (x) using a scribe / availing compensatory time in examination despite being ineligible, or
- (xi) harassing or doing bodily harm to the staff employed by the Board for the conduct of their examinations, or
- (xii) being in possession of or using mobile phone, pager or any electronic equipment or device or any other equipment capable of being used as a



communication device during the examination; or

- (xiii) violating any of the instructions issued to candidates along with their Admission Certificates permitting them to take the examination, or
- (xiv) attempting to commit or as the case may be abetting the Commission of all or any of the acts specified in the foregoing clauses; may in addition to rendering himself/herself liable to criminal prosecution,

be liable to be disqualified by the Board from the examination for which he/she is a candidate and/or to be debarred either permanently or for a specified period (i) by the Board from any examination or selection held by them; (ii) by the Bank from any employment under them; (iii) dismissal from service by the Bank if he / she is already in Bank's employment; and (iv) if he/she is already in some other service, the Board writing to his/her employer for taking disciplinary action.

Provided that no penalty shall be imposed except after (i) giving the candidate an opportunity of making such representation, in writing as he/she may wish to make in that behalf; and (ii) taking the representation, if any, submitted by the candidate within the period allowed to him/her into consideration.

# 10. LAST DATE OF RECEIPT OF APPLICATIONS: The Online Applications can be filled up to September 7, 2018 till 00:00 PM.

### **11. GENERAL INSTRUCTIONS:**

- (a) Correspondence with the Board: The Board will not enter into any correspondence with the candidates about their candidature except in the following cases: The eligible candidates shall be issued an Admission Letter two weeks before the commencement of the examination. The Admission Letter will be made available on the Bank's website www.rbi.org.in for downloading by candidates. No Admission letter will be sent by post. If a candidate does not receive his e-Admission letter or any other communication regarding his/her candidature for the examination two weeks before the commencement of the examination, he/she should at once contact the help facility as mentioned above.
- (b) No candidate will ordinarily be allowed to take the examination unless he/she holds an Admission Letter for the examination. On downloading of e- Admission Letter, check it carefully and bring discrepancies/errors, if any, to the notice of Board immediately.
- PROOF OF IDENTITY TO BE SUBMITTED AT THE TIME OF EXAMINATIONS: At the (c) time of appearing for Paper-I, II and III of the examination, candidates are required to produce a currently valid photo identity card in original and a photocopy of the same in addition to the admission letter. Acceptable photo identity cards are PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognised college / university/ e-Aadhar card / Aadhar card with a photograph/ Employee ID/ Bar Council Identity card with photograph. The candidate's identity will be verified with respect to his/her details on the Admission Letter /Examination Call Letter, in the Attendance List and requisite documents submitted. lf identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

<u>Note</u>: Candidates have to produce in original the photo identity proof and submit a photocopy of the photo identity proof along with Admission Letter/ Examination Call Letter while attending each shift of the examination without which they will not be allowed to take up the examination. Candidates must note that the name (provided during the process of registration) as appearing on the call letters should exactly match the name as appearing on the photo identity proof, certificates, mark-sheets. **Female candidates who have changed first/last/middle name post marriage must** 



take special note of this. In case of candidates who have changed their name, will be allowed only if they produce - original Gazette Notification/their original marriage certificate/affidavit in original, together with a photocopy. If there is any mismatch between the name indicated in the Admission Letter/ Examination Call Letter and Photo Identity Proof, the candidate will not be allowed to appear for the examination.

- (d) The Board would be analyzing the responses of a candidate with other appeared candidates to detect patterns of similarity. On the basis of such an analysis, if it is found that the responses have been shared and scores obtained are not genuine/ valid, the Board reserves the right to cancel his/her candidature.
- (e) Board does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of or for any other reason beyond the control of the Board.
- (f) The candidates should note that their admission to the examination will be purely provisional based on the information given by them in the Application Form. This will be subject to verification of all the eligibility conditions by the Board / Bank. The mere fact that an Admission Letter has been issued to a candidate, will not imply that his/her candidature has been finally cleared by the Board or that entries made by the candidate in his/her application for the Preliminary examination have been accepted by the Board as true and correct. Candidates may note that the Board takes up the verification of eligibility conditions of a candidate, with reference to original documents, only after the candidate has qualified for the interview. Unless candidature is formally confirmed by the Board, it continues to be provisional. The decision of the Board as to the eligibility or otherwise of a candidate for admission to the Examination shall be final.
- (g) Candidates should note that the name in the Admission letter in some cases, may be abbreviated due to technical reasons
- (h) The possibility for occurrence of some problems in the administration of the examinations cannot be ruled out completely, which may impact test delivery and/ or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of RBISB/test conducting body. Candidates will not have any claim for a retest. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- Candidates are advised to keep their e-mail ID/mobile number alive for receiving advices viz. Admission letters/Interview letters, etc. Candidates may check e-mails/SMS regularly. The Board does not send any communication through any other mode.
- (j) The posts are also open to the employees of RBI (Staff Candidates) who satisfy the eligibility criteria separately stipulated by the Bank vide their circular CO. HRMD.No.G-75/ 5599/ 05.01.01/ 2013-2014 dated December 20, 2013 and who apply Online within the closing date. Their status as staff candidate will be verified at the time of interview.
- (k) The Board does not furnish the mark-sheet to candidates. Marks obtained Examination and Interview will be made available on the Bank's web-site in an interactive mode only after declaration of the final result.
- (I) Any canvassing by or on behalf of the candidates or to bring political or other outside influence with regard to their selection/recruitment shall be considered as disqualification.
- (m) In all matters regarding eligibility, conduct of examinations, interviews, assessment, prescribing minimum qualifying standards in both the Examination and interview, in relation to number of vacancies and communication of result, the Board's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard.
- (n) The eligibility for availing reservation against the vacancies reserved for the persons with Benchmark disabilities shall be the same as prescribed in "Rights of Persons with



Disabilities (RPWD) Act 2016" Provided further that the persons with Benchmark disabilities shall also be required to meet special eligibility criteria in terms of physical requirements/functional classification (abilities/disabilities) consistent with requirements prescribed.

- (o) A candidate will be eligible to get the benefit of community reservation only in case the particular caste to which the candidates belong is included in the list of reserved communities issued by the Central Government. If a candidate indicates in his/her application form that he/she belongs to General category but subsequently writes to the Board to change his/her category to a reserved one, such request shall not be entertained by the Board. Similar principle will be followed for PwBD categories also. In case of a candidate unfortunately becoming physically disabled during the course of the examination process, the candidate should produce valid document showing him/her acquiring a disability to the extent of 40% or more as defined under RPWD Act, 2016 to enable him/her to get the benefits of PwBD reservation.
- (p) Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/Exservicemen must ensure that they are entitled to such reservation/ relaxation as per eligibility prescribed. They should also be in possession of all the requisite certificates in the prescribed format in support of their claim as stipulated for such benefits and these certificates should be dated earlier than the due date (closing date) of the application.
- (q) Please note that corrigendum, if any, issued on the above advertisement, will be published only on the Bank's website www.rbi.org.in
- (r) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai only.



Appendix I

# HOW TO APPLY

Candidates have to apply only online through the Bank's website i.e. <u>www.rbi.org.in</u> from August 17-September 7, 2018. No other means/mode of applications will be accepted.

Candidates can apply for only one post subject to fulfillment of the eligibility criteria.

## (A) PRE-REQUISITES FOR APPLYING ONLINE:

Before applying online, candidates should—

- (i) scan their :
  - photograph (4.5cm × 3.5cm)
  - signature
  - left thumb impression
  - a hand written declaration (text given below)
  - ensuring that the all these scanned documents adhere to the required specifications as given below.
- (ii) Signature in CAPITAL LETTERS will NOT be accepted.
- (iii) The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)
- (iv) The text for the hand written declaration is as follows –

"I, \_\_\_\_\_ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

- (v) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)
- (vi) Keep the necessary details/documents ready to make **Online Payment** of the requisite application fee/ intimation charges
- (vii) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download 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 email account and mobile number.
- (viii) The board does not send any communication by any other mode than Email/SMS. No change in E-mail ID will be entertained during the entire process of the recruitment.

## (B) PROCEDURE FOR APPLYING ONLINE:

- (i) Candidates satisfying the conditions of eligibility as on August 1, 2018 are first required to visit the URL "Recruitment for the posts of Specialists in Grade B" on Bank's website i.e. <u>www.rbi.org.in</u> >Opportunities@RBI >Current Vacancies > Vacancies and click on the hyperlink "<u>Online Application Form</u>" in the Advertisement page for filling the 'Online Application'. It redirects the candidates to the online registration page.
- (ii) Candidates will have to enter their basic details and upload the photograph, signature, left thumb impression and a hand written declaration in the online application form as per the specifications given.



- (iii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-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.
- (iv) 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.
- (v) 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.
- (vi) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Photo identity proof / Certificates/ Mark sheets. Any change/alteration found may disqualify the candidature.
- (vii) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- (viii) Candidates can proceed to upload Photo, Signature, left thumb impression and a hand written declaration as per the specifications given in the Guidelines for Scanning and Upload of Documents detailed as given.
- (ix) Candidates can proceed to fill other details of the Application Form.
- (x) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.
- (xi) 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.
- (xii) Click on 'Payment' Tab and proceed for payment.
- (xiii) Click on 'Submit' button.
- (xiv) Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application fees/intimation charges so collected shall be entertained by the Board.
- (xv) To avoid last minute rush, candidates are advised to pay the application fees/ intimation charges and register online at the earliest.
- (xvi) Board does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

(C) MODE OF PAYMENT FOR APPLICATION FEE/INTIMATION CHARGES: Candidates have to make the payment of requisite fee/intimation charges through the <u>online mode</u> only:

- (i) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- (ii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets
- (iii) After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE.
- (iv) On successful completion of the transaction, an e-Receipt will be generated.
- (v) Non-generation of 'E-Receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.



- (vi) Candidates are required to take a printout of the e-Receipt and online Application Form. Please note that if the same cannot be generated, online transaction may not have been successful.
- (vii) For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- (viii) To ensure the security of your data, please close the browser window once your transaction is completed.
- (ix) There is facility to print application form containing fee details after payment of fees upto September 22, 2018.

## (D) GUIDELINES FOR SCANNING & UPLOADING:

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.

## Photograph Image: (4.5cm × 3.5cm)

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, 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's 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.

## Signature, Left Thumb (LT) impression and Handwriting declaration Image:

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb 20kb for signature and left thumb impression.
- For hand written declaration size of file should be 20kb 50 kb
- Ensure that the size of the scanned image is not more than 20kb or 50 kb (for hand written declaration)
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

### Scanning the documents:

• 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/ left thumb impression / hand written declaration, 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/MSOffice can easily obtain documents in .jpeg format not exceeding 50kb (photograph and hand written declaration) & 20kb (signature and left thumb impression) by using MS Paint or MSOffice Picture Manager. Scanned documents in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph and hand written declaration) & 20 kb (signature and left thumb impression) 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.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand written declaration.

# Procedure for Uploading the documents

- There will be separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- Click on the respective link "Upload Photograph / signature / left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

## Note:

- (1) In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.
- (3) After registering online candidates are advised to take a printout of their system generated online application forms.

**NOTE:** <u>Please note that Corrigendum, if any, issued on the above advertisement, will be published</u> <u>only on the Bank's website www.rbi.org.in</u>

(Hindi version of this advertisement is available on Hindi website of Bank)



Appendix II

### SCHEME OF SELECTION AND SYLLABUS FOR SPECIALISTS IN GR B - PANEL YEAR 2018

(A) SCHEME OF SELECTION: Selection for the aforementioned posts will be done through Online / Written examinations in the following three papers and Interview. Each paper will be of 100 marks and marks scored in Paper-I, Paper-II, Paper-III and Interview together will be counted for final selection.

Papers	Type of Exam	Subject of Exam	Duration	No. of Questions	Marks
Paper-I	Online-Objective	Professional knowledge in the area of Specialization	90 minutes	65	100
Paper-II	Online- Descriptive(to be typed with the help of keyboard)	English (writing skills)	90 minutes		100
Paper-III	Offline- Descriptive(Question paper to be displayed on computer, answers to be written on answer sheets provided by RBISB)	Professional knowledge in the area of Specialization	90 minutes	Approx. 9- 10 (out of which 5 questions will be answered by the candidates)	100
	Total			· · ·	300

i. Paper-I of only such candidates who appear in all the three papers will be checked.

ii. Paper I will have negative marking for ever wrong answer.

- iii. Paper-II & Paper-III of only such candidates who secure minimum aggregate marks in Paper-I, as prescribed by the Board, will be checked.
- iv. Paper-I, Paper-II and Paper-III will be held on the same day in two sessions/shifts. There will be a break of 60 minutes between two sessions/shifts.
- v. Separate Admission Letters will be issued for each shift. The time-table for Paper-I, Paper-II and Paper- III will be intimated to the candidates concerned along with Admission Letter for Paper-I, Paper-II and Paper-III.
- vi. Question papers for Paper-I and Paper-III will be set in Hindi and in English except for the post of Professional Copy Editing. Answers for Paper-III may be written either in Hindi or English except for the post of Professional Copy Editing.
- vii. Paper-I and Paper-III for the post of Professional Copy Editing will be set and answered only in English.
- viii. Paper-II will have to be answered in English only.
- ix. Candidates may opt for interview in Hindi or English.
- x. The number of candidates to be called for interview will be decided by the Board.
- xi. Final selection will be on the basis of performance in Paper-I, Paper-II, Paper-III and Interview taken together.
- xii. The Board reserves the right to modify the exam dates and time entirely at its discretion.
- xiii. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the Admission letter for examination from the RBI website.



**Interview**: Candidates will be shortlisted for the interview, based on aggregate of marks obtained in Paper-I +Paper-II +Paper-III. The minimum aggregate cut off marks for being shortlisted for Interview will be decided by the Board in relation to the number of vacancies. Roll No. of the candidates shortlisted for interview will be published on RBI website at appropriate time and interview call letters will be sent on registered email ID. Interview will be of 50 marks. Candidate may opt for interview either in Hindi or English. Final Selection will be through merit list which will be prepared by adding marks secured by candidates in Paper-I, Paper-II, Paper-III and Interview.

# (B) PAPER-WISE SYLLABI FOR EAMINATION:

Paper	Post	Syllabus
Paper-II English (writing skills)	ALL	The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic. Essay, Precis Writing, Comprehension, Business/Office Correspondence
Paper-I & Paper-III	Finance	<ul> <li>Paper-I - Objective tests on the following topics (finance specific)</li> <li>a. Questions on RBI's guidelines/circulars</li> <li>b. Questions on Basel Norms and Risk Management principles on credit risk, market risk (including Treasury Risk Management, Liquidity Management and Balance Sheet Management), operational risk and Stress Testing</li> <li>c. Questions on financial accounting</li> <li>Paper-III - Subjective Assessment</li> </ul>
		<ul> <li>a. Analysing a credit proposal and giving comments on whether to sanction it or not</li> <li>b. Analysing sanctioned proposal and account statements and arriving at correct account classification</li> <li>c. Analysing the business strategy, ICAAP documents and arriving at risk perception of the bank.</li> <li>d. Analysis of an investment proposal and giving comments on whether to invest in the product or not or choose between investing in two products</li> </ul>
	Data Analytics	Basics of Statistics, Probability, Distributions, Hypothesis Testing and Confidence Intervals, Correlations and Copulas, Linear Regression, Modelling Cycles: MA, AR, and ARMA Models; EWMA & GARCH models; Business Data Mining; Spreadsheet Modelling; Basic modelling in SAS
	Risk Modelling	Basics of Statistics, Probability, Distributions, Hypothesis Testing and Confidence Intervals, Correlations and Copulas, Linear Regression, Measures of Financial Risk; Stress Testing; Volatility and Distribution; Key Concepts of Credit, Market, Liquidity & Operational Risk; Default Risk Quantitative Methodologies; Basel Accords; Spreadsheet Modelling, Banking products and processes,
		Risk Management including credit risk, market risk, and operational risk, Stress Testing, BCBS Publications, IFRS and IND-AS, Differentiated bank regulations (Small Finance Banks etc.), RBI major circulars, Basel III capital regulations with the perspective of Indian regulatory environment.
	Forensic Audit	Fundamentals of Forensic Accounting; Frauds related concepts; Red Flags- Concepts and Techniques; Indian & International Laws related to Forensic Audit; IT Act vis-à-vis Business Laws.
	Professional Copy Editing	Test for Space:
		-Long, Short, and Micro: Three versions of one text



Paper	Post	Syllabus
		The applicants should have the ability to present three versions of each copy-long one for the publication; short one for executive summaries of big reports and for drafting press releases; and a micro one for disseminating through social media.
		Test for Copy Editing
		- Punctuation and Problem Words
		The applicants would be tested for their use of punctuation while editing the copy. The copy should be free from problem words. Effort should be given to simplify the words, that might be little heavy for the reader to understand.
		- Grammar
		The applicants would be tested for grammatical usage.
		- Fact checking and Proof reading
		The applicant should check the facts and read the proof properly before submitting the edited copy.
		Test for technique
		- Brevity in writing
		Applicants to be tested on this aspect through precis writing
		- Transcription
		Conversion of audio/ video format to written report within given time frame
		- Simplification
		Conversion of technical content to blog style/ easily comprehensible, reader friendly writing for common man.
		Test for Tone:
		-Cultural Sensitivity and Political Correctness
		<ul> <li>The applicants should have the ability to test the copy to be published on the parameters of cultural sensitivity and political correctness. They should ensure that the copy is not biased towards any culture/community/religion and is neutral to any political inclination.</li> <li>Editing: concept, process and significance <ul> <li>The copy edited by the applicants would be tested for their editorial values based on the parameters like objectivity, facts, impartiality and balance.</li> <li>The applicant should have the ability to face the challenge of timeline as submitting the copy in time and in correct form is a primary responsibility of the copy editor and sometimes there would be tight deadlines for submitting the copy.</li> <li>The applicant should have the ability to present the copy that makes a good reading and generates interest;</li> <li>The applicant would be tested for the planning and visualisation of the copy, based on the following parameters:     <ul> <li>Headlines and introduction</li> </ul> </li> </ul></li></ul>
		<ul><li>Stylebook and Style sheet</li><li>Use of synonyms and abbreviations</li></ul>



Paper	Post	Syllabus
		<ul><li>Correct usage of Grammar and punctuations</li><li>Crispness of content</li></ul>
		<b>Recommended Reading:</b> William Strunk, Jr. and E. B. White, <i>The Elements of Style;</i> <i>Penguin 2007</i> <i>Editors on Editing</i> , ed. Gerald Gross, 3rd ed. (Grove, New York, 1993)
	Human Resource Management	Human Resource Management (HRM): Functions & Scope of HRM; Components of HRM; Role of HR Executives; International HRM - Management Process and Organizational Behaviour - Leadership and Decision Making - Interpersonal and Group Processes - Organisational Dynamics - Human Resource Development (HRD): Need for HRD; Strategies & Systems; Career Planning & Growth; Competency Mapping; Performance & Potential Appraisal; Coaching & Mentoring; Training & Development; Compensation & Reward System; Incentives; Motivation; Morale - Human Resource Planning: Process and Functions of Human Resource Planning; HR Forecasting Techniques; Job Analysis and Design Job Evaluation; Recruitment & Selection; Employee Induction, Orientation & Socialization; Succession Planning; Promotion, Transfer and Separation - Organisational Change - Industrial Relations (IR): Concept & Scope of IR; Approaches to IR; Trade Unions & Associations; Collective Bargaining; Employee Participation; Employee Welfare; Grievance Handling; Dispute
		Resolution; Discipline; Laws on Industrial Relations, Working Conditions, Wages & Social Security - Emerging Trends in HRM. The above syllabus is only indicative and not exhaustive.

## (C) Manner of conduct of examinations:

- i. The examination will be conducted in two shifts on a single day i.e. Paper-I and Paper-II in first shift and Paper-III in second shift on September 29, 2018.
- ii. **Paper-I** (Objective type on Professional Knowledge in the area of Specialization) will be conducted online and comprise multiple choice questions.
- iii. **Paper-II** (Descriptive type English) where the candidates will be expected to type out answers with the help of keyboard on a computer.
- iv. **Paper-III** (Descriptive type on Professional Knowledge in the area of Specialization) will be a pen/paper based examination where the questions will be displayed on computer screen.
- v. The Board reserves the right to modify the exam dates and time entirely at its discretion.