

ADVERTISEMENT NO.3/2012-13 LAST DATE FOR PAYMENT OF FEE August 09, 2012

Last date for submission of ON-LINE application is August 09, 2012

PLEASE READ THE FOLLOWING INSTRUCTIONS CAREFULLY BEFORE REMITTING THE FEE AND FILLING UP THE ONLINE APPLICATION

IDBI Bank Ltd., owned by Government of India, is a leading provider of complete range of retail and corporate banking services to its clients. The Bank is aggressively expanding its operations.

Recruitments in IDBI Bank Ltd., are strictly on all India basis by open competition and the Bank has not hired or authorized any agency or organization or any individual to recommend or recruit any personnel on its behalf or collect any money or commission or charges for recruitment or training or coaching, etc.

IDBI Bank Ltd., invites on-line applications for the post of Assistant Manager-Grade 'A' from eligible and suitable applicants belonging to General (Gen), Scheduled Caste (SC), Scheduled Tribe (ST), Other Backward Class (OBC)-Non creamy layer and Persons with Disabilities (PWD) at the Bank's offices from the applicants who have taken the 1st Common Written Examination (CWE) for Probationary Officers conducted by Institute of Banking Personnel Selection (IBPS) advertised in July 2011.

1. **VACANCIES**:

Post	No. of Vacancies					f which WD	
Assistant Manager-	Total	Gen	SC	ST	OBC**	VH	ОН
Grade 'A'	500*	253	75	37	135	7	8

^{*} The number of posts mentioned above is provisional and may vary depending on future requirements. The Bank reserves the right to empanel the applicants and consider these empanelled applicants for future requirements. Offers could be issued in phases, as per the Bank's requirement.

2. **Eligibility Criteria:**

i. Cut off date: July 01, 2011 (as stipulated by IBPS in their advertisement dated July 16, 2011).

^{**} Reservation @4.50% for minorities within OBC Category is subject to court decision in this regard.

- ii. Applicant must be either (i) a citizen of India, or (ii) a subject of Nepal, or (iii) a subject of Bhutan, or (iv) a Tibetan refugee (who came over to India before 1st January 1962) with the intention of permanently settling in India or (v) a person of Indian origin, who have migrated from Pakistan, Myanmar (formally Burma), Sri Lanka, East African Countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malwai, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India. Provided that an applicant belonging to categories (ii), (iii), (iv) or (v) above shall be a person in whose favour a certificate of eligibility has been issued by Government of India. The applicant, in whose case a certificate of eligibility is necessary, may be admitted to the selection process conducted by the Bank, but on final selection, the offer of appointment may be given only after the necessary eligibility certificate have been issued to him/ her by the Government of India.
- iii. As on the cut-off date, the applicants should possess a Graduation degree from a recognized University.
- iv. The applicants should have qualified the 1st Common Written Examination conducted by IBPS. The category wise minimum Total Weighted Standard Score (TWSS) required for being eligible to apply are given below:

Category	Minimum TWSS required		
General and OBC	156 out 250		
SC/ST	131 out of 250		
PWD	106 out of 250		

- v. Maximum age limit for General Category applicants applying for the post is 30 years and Minimum age is 20 years as on cut-off date. The SC, the ST, OBC, PWD and Ex servicemen applicants will be extended age relaxation as mentioned below at para 3.
- vi. Applicants are expected to have proficiency in computers.
- vii. The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational qualification including percentage of marks secured at Graduation level. Depending upon the requirement, Bank reserves the right to cancel or restrict or curtail or enlarge any or all of the provisions of the recruitment process, if need so arises, without any further notice and without assigning any reason there for.

NOTE:

- a. The result of the qualifying examination, i.e. Graduation should have been announced by the University on or before July 01, 2011.
- b. Applicants should have obtained the specified IBPS Score Card in the 1st CWE conducted by IBPS in 2011. Applicants should be able to produce the Score Card in support of the scores mentioned in the online application form, if called for further selection process such as Personal Interview (PI).
- c. Applicants may please note that mere successful submission of the application and meeting the stipulated criteria for the recruitment process will not entitle them for an interview call. The Bank reserves the right to shortlist from the pool of applicants who are qualified in the 1st CWE conducted by IBPS in 2011 for recruitment of Probationary Officers and rank sufficiently high in the order of merit based on the TWSS, shall be called for PI.

3. **Age relaxation**

The SC, the ST, OBC, PWD and Ex servicemen applicants will be extended age relaxation as per the Government of India guidelines, as under:

- (i) By 3 years in upper age limit in the case of OBC applicants having certificate from the Competent authority with non-creamy layer clause.
- (ii) By 5 years in upper age limit in the case of:
 - SC and ST applicants,
 - Ex-employees of banking institutions, whose services had to be terminated for reasons of
 economy or as a result of bank going into liquidation and personnel retrenched from
 Government Offices after at least one year's service and applying through Employment
 Exchanges,
 - Ex-servicemen (including Emergency Commissioned Officers or Short Service Commissioned Officers), provided applicants have rendered at least five years continuous Military Service and have been released on completion of assignment (including those whose assignment is due to be completed within one year) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability or have been released on account of physical disability attributable to Military Service or on invalidment.
 - Emergency Commissioned Officers or Short Service Commissioned Officers who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues certificates that they would be released on selection within three months from the date of receipt of offer of appointment,
 - Applicants, who had ordinarily been domiciled in Kashmir Division of the State of Jammu and Kashmir between 1st January, 1980 and 31st December, 1989,
 - For the Children or family members of those, who have died in the 1984 riots.
- (iii) By 10 years in upper age limit for PWD (General category), 13 years for PWD (OBC category) and 15 years for PWD (SC or ST category) applicants.

<u>Note:</u> Cumulative age relaxation will not be available either under the above items or in combination with other items. An ex-serviceman, who has once joined a government job on the civil side (as an civilian) after availing of the benefits given to him as an ex-serviceman for his reemployment, including a job in a Public Sector Bank ceases to enjoy ex-serviceman status for further employment.

4. Non-refundable application fee and postal charges

- (a) Only ₹20/-(Rupees twenty only) towards postal charges is payable by the applicants belonging to the SC or the ST or Persons with Disabilities (PWD) and Ex-Servicemen categories and ₹100/-(Rupees One hundred only) towards application fee and postal charges by all other categories (i.e. General and OBC). Applicants are required to make payment of the fee in cash at any of the branches of IDBI Bank Ltd. (IDBI Bank) or State Bank of India (SBI). Proforma of the challans to be used for payment through IDBI Bank or SBI are displayed on IDBI Bank's website. Applicants may download the challans and approach the respective bank for making payments. Please note that the challans would not be available in any of the branches of the banks and has to be necessarily downloaded from the Bank's website.
- (b) While the applicants paying the fee through IDBI Bank would be required to pay the stipulated fee of ₹20/- or ₹100/- as stated above, the applicants paying the fee through SBI would need to pay an additional amount of ₹50/- as service charge to SBI.
- (c) On payment of the requisite fee, the concerned branch of **IDBI Bank or SBI** would generate a unique **14 or 10** digit code number respectively, which would be recorded on the counterfoil of the challan. Copy of the challan (applicant's copy and Bank's copy) duly stamped would be returned to the applicants as proof of receipt of the fee.
- (d) The applicants after making payment of fee as indicated above would thereafter apply online as indicated in **Point No.5** of this advertisement. The applicants would be required to enter the **14 or 10** digit unique number respectively in the online application to enable them to submit their application.

(e) The payment of fee would be accepted <u>only during the banking hours</u> at the respective bank's branches as under:

Sr. No.	Activity	Date
1.	Opening date for receipt of application fee and	July 26, 2012
	charges	
2.	Closing date for receipt of application fees & charges	August 09, 2012

- (f) The dates for payment of fee would be the same even for applicants applying from far-flung areas. No other mode of payment of application fee would be acceptable. Fee once paid will not be refunded or adjusted.
- (g) Even if the Bank extends the cut-off date of submission of online application due to technical reasons, the valid dates, during which, the fee and postal charges would need to be paid would not undergo any change and would remain the same as mentioned above.
- (h) Applicants are advised to go through the advertisement thoroughly and ensure that they fulfill all the eligibility criteria before making payment of fee and postal charges as fee once paid will not be refunded or adjusted under any circumstances.
- (j) Without counterfoil of the fee payment challan, the applicant will not be allowed to appear for the PI.

5. How to apply

- i. Applicants are required to apply Online through IDBI Bank's web-site at www.idbi.com
- ii. Applicants are required to have a valid personal email ID (the same e-mail id and contact number as registered with IBPS CWE PO/MT 2011). It should be kept active atleast till the completion of the entire recruitment process. Under no circumstances, he/she should share/mention email ID to/ or of any other person.
- iii. Applicants are first required to go to the IDBI Bank's web-site and open the link 'Careers'. Thereafter, open the Recruitment Notification titled as 'RECRUITMENT OF ASSISTANT MANAGER GRADE 'A' 2012' under current openings.
- iv. Take a print of the entire Recruitment Notification, including the 'FEES PAYMENT CHALLAN'.
- v. Fill in the Fee Payment Challan in a clear and legible handwriting in BLOCK LETTERS. Go to the nearest Branch of **IDBI Bank or State Bank of India** with the Fee Payment Challan duly filled in and pay the appropriate Application Fee.
- vii. Obtain the counterfoil (Applicant's Copy& Bank's Copy) of the Fee Payment Challan duly acknowledged by the Bank with (a) Branch Name & Code Number (b) 10 or 14 digit alpha numeric Unique Challan number /Journal No (c) Date of Deposit & Amount filled by the Branch Official.
- viii. Applicants are now ready to apply Online by re-visiting IDBI Bank's website and going to the sublink "Online APPLICATION FOR RECRUITMENT OF ASSISTANT MANAGER-GRADE 'A' 2012". On clicking this sublink, appropriate Online Application Format will open.
- ix. Carefully fill in the complete details in online application form indicating the necessary details from the Fee Payment Challan and submit the same in the online application.
- x. Original counterfoil of the fee payment challan (Bank's Copy) will have to be submitted along with the Call Letter at the time of PI by the applicants. Without counterfoil of the fee payment challan, the applicants will not be allowed to appear for the PI. Applicants are, therefore, advised to keep 3 photocopies of the fee payment challan for future use.
- xii. The name of the applicant 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 in the application form may disqualify the candidature.
- xiii. Applicants will be required to download the call letter from IDBI Bank's website. Applicants will be intimated about the same by e-mail & SMS.

IMPORTANT DATES:-

Sl. No.	Activity	Date		
1.	Cut-off date for eligibility criteria (Age and	July 1, 2011		
	Educational Qualification)			
2.	Opening and closing of payment Gateway	July 26, 2012 to August 09, 2012		
3.	Opening and closing of gateway for submission of on-line application	July 26, 2012 to August 09, 2012		

After submission of the online application form, applicants shall take a print of systemgenerated hard copy of the application form and preserve the same for submission at the time of personal interview, along with the counterfoil of the challan for payment of fee. The list of documents required in support of the eligibility criteria are detailed below:

(a) **Age:** 10th or 12th standard mark sheet/certificate or school leaving certificate.

(b) Educational Qualifications:

- Graduation and Post Graduation
- ❖ All semester-wise or year-wise individual mark sheets.
- ❖ All mark sheets pertaining to improvement in the marks [i.e. if the applicants has made more than one attempt to obtain pass or improve marks of any subject in any of the semester(s) or year(s)]
- Degree or provisional pass certificate.
- ❖ If Post Graduate qualification is declared in the application form, the mark sheet and degree/provisional certificate of the same.
- High School (Class 10th) and Intermediate (Class 12th)
- Mark sheets and passing certificates
- (c) **Work Experience:** If declared in the application form, please bring Copies of experience Certificate from the past and current employers, Offer Letters, Relieving Letters, Pay/Salary Slips <u>clearly</u> indicating the date of joining and date of relieving for each of the past/previous employer(s). The experience certificate/testimonials produced by the applicant's should indicate the date of joining and relieving, designation at the time of joining, date of promotion with designation, if any.
- (d) <u>Caste Certificate</u>: If declared, Copy of Caste or Tribe or Class Certificate for SC, ST and OBC category applicants as detailed in clause **9(k)** of the advertisement.
- (e) **PWD Certificate:** If declared, Medical Certificate issued by the Competent Authority in case of PWD applicants
- (f) Applicants seeking age relaxation under any other clause must attach a copy of the certificate/documentary evidence issued by the Competent Authority.
- (g) Photo identity certificate (PAN card/ Driving License/ passport/ voters ID card)

- (h) Score Card issued by IBPS for the 1st CWE (both original and attested copy)
- (i) Call letter for interview
- (j) The counterfoil of the challan (Bank's copy) as proof that the requisite fee amount has been deposited.
- (k) Print out of the online application form for the post of Assistant Manager Grade 'A' for IDBI Bank Ltd.

Inability to produce any of the above mentioned documents (both original and attested copy) at the time of Personal Interview (PI) will render the applicants ineligible for the selection. The applicants who do not produce the above documents (both in original and attested copy) indicated under 5 (a) to (k) would not be allowed to appear for PI.

6. Selection Procedure

- (a) The Selection Process will comprise of Personal Interview (PI).
- (b) Eligible applicants shall be called for interview in order of merit of IBPS Score Card in the ratio as may be decided by the Bank. The number of applicants called for PI will also be at the discretion of the Bank. Applicants have the option to answer the questions during PI in Hindi or English at their option.
- (c) PI shall be conducted to assess the applicant's personality, level of communication, clarity and problem solving innovativeness, level of efficiency, willingness to work to any part of the country, suitability for the post etc.
- (d) The applicants belonging to SC/ST/OBC/PWD will be given relaxation in marks in PI as per extant Government guidelines.
- (e) All applicants shortlisted in the PI would be referred for pre-recruitment medical examination on same day or next day. Being referred for medical examination does not imply final selection, which may please be noted. The final selection or offer of employment would be made based on applicant's marks in the PI, performance in 1st CWE, being found medically fit and subject to fulfillment of all other eligibility criteria with regard to age, educational qualification, essential qualification and submission of all necessary documents as proof to that effect.

Interview Centers

(f) The PI would be held at following 15 centers viz. Ahmedabad, Bhopal, Bengaluru, Bhubaneswar, Chennai, Chandigarh, Guwahati, Hyderabad, Jaipur, Kolkata, Kanpur, Kochi, Mumbai, New Delhi and Patna. The address of the venue will be advised in the call letter.

(g) Applicant may select any one center from the above-mentioned centers and indicate the preferred center for PI in his/her application. The centers, once selected will be final. Request for change of Center will not be entertained under any circumstances. The Bank, however, reserves the right to add/change/cancel any of the centers for PI depending on the response/ number of applications/ number of shortlisted applications for a particular center.

Call letters for PI:

- (h) Applicants will be intimated regarding the time, date and address of the venue of the PI through online call letters and details of the same will be displayed on the Bank's website. Please note that hardcopy of the call letter will not be issued. Other instructions, if any, in this regard would also be displayed on the website. Applicants are advised to visit the Bank's website to download the online call letter for PI in the month of **September/October 2012** by entering their registration number and password. No separate communication by post will be issued to the applicants. In view of providing online call letter for PI, no duplicate call letter will be issued to any applicant. No correspondence will be entertained with the ineligible applicants.
- (i) Modification or change in the date of the PI, if any, would be intimated though the website of the Bank.
- (j) Bank reserves the right to decide on schedule of PI as per its convenience. Applicants should carry the print of online Call Letter, application form, counterfoil of challan for payment of fees (applicant's copy), Score Card issued by IBPS for 1st CWE and all supporting documents (proof in respect of age, education, experience and caste) in original along with a copy of same at the time of interview. Please note that actual scrutiny of the facts declared by the applicants in the application form will be done only on the day of the interview. Applicants not qualifying the eligibility criteria, or failing to produce any required document on the day of the interview will not be allowed to attend the interview and his candidature will stand cancelled. Only applicants found prima-facie eligible will be allowed to attend the PI.
- (k) Other instructions, if any, in this regard will also be displayed on the Bank's website www.idbi.com. Applicants are, therefore, advised to visit the Bank's website at regular intervals.

Identity Verification:

(l) The applicant while appearing for the PI produce for verification in original and submit copies of the photo identity card, such as PAN Card or Driving License (with the photograph) or Passport or Voter ID along with the copy of the application made to IBPS for the Common Written Test Examination. If the identity of the applicant is in doubt, the applicant will not be allowed to appear for the PI.

7. Reservation

- i. Reservations for the SC, the ST and OBC applicants would be extended as per rules or guidelines of the Government of India. Applicable reservation percentage is 15% for SC category, 7.5% for ST Category & 27% for OBC category. Reservation @4.50% for minorities within OBC Category is subject to court decision in this regard.
- ii. Reservation for Physically Handicapped (PH) applicants or Person with Disabilities (PWD) @ 3% of the identified posts would also be extended. Relaxation would be granted to persons with low vision in the VH category only. Relaxations would be granted to OH category as per the extant guidelines of Government of India. In terms of the Government of India guidelines, these vacancies are not identified for persons in the Hearing Handicapped (HH) category and persons suffering from Blindness (total loss of vision) in VH category. The minimum disability in case of PWD applicants is moderate i.e. 40%. The maximum disability would be as per extant guidelines of Government of India. The PWD applicants should possess a latest certificate to the effect with sub-category of disability [visually handicapped (low vision) and orthopedically handicapped (OH) only] issued by the Board or countersigned by the Medical Superintendent or Chief Medical Officer or Head of Hospital of Government. Reservations for PWD (horizontal reservations) will be adjusted against the number of incumbent in the relevant reservation roster.

Definitions of Categories of disabilities:

- a. An Orthopedically handicapped person is one who is suffering from Locomotor Disability or Cereberal palsy.
 - Locomotor disability: "Locomotor disability" means disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy.
 - Cerebral Palsy: "Cerebral Palsy" means a group of non-progressive conditions of a person characterised by abnormal motor control posture resulting from brain insult or injuries occurring in the prenatal, peri-natal or infant period of development.
 - All the cases of orthopedically handicapped persons would be covered under the category of "locomotor disability or cerebral palsy."
- b. A visually handicapped (low vision) is a person with impairment of visual functioning even after treatment or 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.

8. Pay, allowances, perquisites and terms of appointment

The present pay scales are as under:

Post	Consolidated Remuneration / Scale
Assistant Manager-Grade 'A'	In the scale of ₹14400-1000(19)-33400-1250(6)-40900 (26 yrs)

In addition to the pay, the selected applicant will be eligible for allowances, perquisites and benefits as applicable to the Grade as per Bank's rules, prevalent at the time of joining.

Appointment for the posts of Assistant Manager-Grade 'A' will be on probation for a period of 1 year from the date of joining and can be extended at the discretion of the Bank. Applicant will be posted at the Bank's discretion, to any of the branches of the Bank or departments/offices/ business units/ Bank's associate institutions. The applicant will also be liable to be transferred to any place in/outside India, as the Bank may decide from time to time in terms of Bank's prevailing rules and policies.

9. **General Instructions**

- a. The cut-off date for age, educational qualification will be as on July 01, 2011.
- b. Before submitting the online application form, the applicants must ensure that they fulfill all the eligibility criteria with respect to age, educational qualifications and work experience as stated in this advertisement. If the applicants are not eligible, their candidature will be cancelled at any stage of the recruitment. If the applicant qualifies in the selection process and subsequently, it is found that he/she does not fulfill the eligibility criteria, his/her candidature will be cancelled and if appointed, services will be terminated without any notice or compensation thereof.
- c. Applications should be submitted only through the on-line mode through the Bank's website, after carefully going through all the instructions contained in General Instructions given in the advertisement and in the Online Application Form. No other means or mode of application form would be accepted.
- d. On submission of the online application, the applicants would receive a registration number and password, which he or she needs to retain for use in future.
- e. Application should be filled only in English. However, option for use of Hindi will be available at the time of the Selection Process.
- f. Request for change of centre for PI will not be considered. However, the Bank reserves the right to cancel or add any centre depending upon the response in that center.
- g. All educational qualifications which the applicant intends to indicate in the application form should have been obtained as on the cut-off date, from recognized Universities or Institutions in India.
- h. The Bank reserves the right to raise/modify the eligibility criteria pertaining to educational qualification (including percentage of marks secured at Graduation). Depending upon the requirement, Bank reserves the right to cancel/ restrict/curtail/enlarge the recruitment process, if need so arises, without any further notice and without assigning any reason there for.
- i. The Bank may at its discretion, hold re-interview, wherever necessary in respect of a center/venue/specific applicant(s) and/or all centers/all applicants.
- j. Applicants would not be allowed for PI without the online call letter. No duplicate call letter would be issued to the applicants.

- k. All applicants belonging to the ST, SC, OBC, Ex-Serviceman and PWD category should produce at the time of PI, attested copy of the relevant certificate in the prescribed form from the Competent Authority empowered to issue such certificate. The name of the caste should be listed in central list of SC/ST/OBC and the caste certificates should be in Central Government format. OBC certificate should be of a recent date with suitable mention about creamy layer. (Applicants with "Non-Creamy Layer Clause" certificate would be eligible for reservation as per Government of India guidelines). The PWD applicants shall posses a certificate of disability issued by the competent authority as per the Government of India guidelines.
- l. The applicant's appointment will remain provisional subject to caste or tribe certificates being verified through proper channel and verification of other testimonials. The applicant's services will be liable to be terminated forthwith without assigning any reason in case the verification reveals that his or her claim for belonging to SC, ST, OBC, PWD and Ex-Serviceman category and other testimonials is false. The Bank also reserves its right to take such further action against the applicants, as it may deem proper, for production of such false caste certificate/ testimonials.
- m. The minimum disability in case of PWD Applicants is moderate, i.e. 40%. Sub-category of disability, i.e. visually handicapped (VH) and orthopedically handicapped (OH) may also be indicated. The PWD Applicants shall possess a latest Certificate to this effect issued by the Board/countersigned by the Medical Superintendent/Chief Medical Officer/Head of Hospital of Government. In terms of the Government of India guidelines, these vacancies are not identified for persons in the Hearing Handicapped (HH) category and persons suffering from Blindness (total loss of vision) in VH category.
- n. SC and ST applicants eligible for the selection process will be reimbursed, on production of tickets, the to and fro actual single return Second Class railway fare by the shortest route from the place of their residence to the place of PI. This concession will not be admissible to SC and ST applicants who are already in service in Central or State Government or Corporations or Public Undertakings or Local Government or Institutes and Panchayats.
- o. Applicants already in service of Government or Quasi Government Organizations and Public Sector Banks or Undertakings will have to produce a 'No Objection Certificate' from their employer, at the time of PI. Before appointment in the Bank, a proper discharge certificate or Release Order from the employer will have to be produced. If the Application is required to be routed through the employer and in the process it reaches after the due date, it will not be considered even though submitted to the employer before the due date.
- p. The Bank shall not furnish the mark-sheet of selection process to the applicants.
- q. The Bank shall not entertain requests from applicants seeking advice about their eligibility to apply nor from any eligible and not selected applicants.
- r. Canvassing in any form will be a disqualification.
- s. In all matters regarding eligibility, the selection process, the stages at which, the scrutiny of eligibility is to be undertaken, documents to be produced for the selection process,

assessment, prescribing minimum qualifying standards in the selection process, number of vacancies, communication of result, etc., the Bank's decision shall be final and binding on the applicants and no correspondence shall be entertained in this regard.

- t. The appointment of applicants is liable to be cancelled/terminated forthwith without any notice or compensation in lieu of notice, if any declaration / statement / information furnished by them is found to be false or untrue or if any material information if found to be suppressed, or concealed by them.
- u. Applications with suppression or concealment of any information and containing incorrect or misleading information will lead to the applicants being disqualified, as and when detected, irrespective of the stage of selection process and will also lead to dismissal from employment on its detection anytime after appointment.
- v. Appointment of the applicant in the Bank will also be subject to Medical fitness, satisfactory reference checks, verification of documents, etc.
- w. Applicants are also advised not to change their signature at any point of time during and after the recruitment process.
- x. Any resultant dispute arising out of this advertisement and the selection process shall be subject to the sole jurisdiction of the Courts situated in Mumbai only.
- y. Decision of the Bank in all matters pertaining to this recruitment would be final and binding on all applicants.
