

DENA BANK & LOGO of the Bank
(A Government of India Enterprise)
Trusted Family Bank

DENA CORPORATE CENTRE, C-10, G-BLOCK, BANDRA KURLA COMPLEX, BANDRA(E),
MUMBAI - 400 051

**DENA BANK, A PREMIER NATIONALISED BANK, INVITES APPLICATIONS FOR THE POSTS
INDICATED HERE BELOW:**

Important: Candidates are required to apply on-line through Bank's web site www.denabank.com. (Where full advertisement is available) No other means/modes of application will be accepted.

Details	For Specialist Officers Post	For Probationary Officer Post
Opening date for On-line Registration of application	07.12.2010	07.12.2010
Closing date for On-line Registration of application (for all applicants including those from far-flung areas)	28.12.2010	28.12.2010
Date of Written Examination for Specialist Officers (For Post Codes 8 to 13 & 15 to 19)	20.02.2011	
Date of Written Examination for Probationary Officer (For Post Codes 20)	27.02.2011	

(* The Fees Payment Challan /NEFT Receipt date should not be earlier than 07.12.2010 and not later than 28.12.2010)

Please Note: - Candidates need not send the Print out of the Computer Generated Online Application after submitting the application online. However, they are advised to take a Print-Out of the same and retain the same for future reference and required to produce the same at the time of Interview.

1.(a) VACANCIES

Post Code No.	Post	Grade & Scale	Total Vacancies	Age as on 01.12.2010 Min. 21 years Max. as under
1	Dy. General Manager (Integrated Treasury)	TEG SC-VI	1	45 yrs
2	Dy. General Manager (Risk Management)	TEG SC-VI	1	45 yrs
3	Asst.General Manager (International Divison)	SMG SC-V	1	42 yrs
4	Asst.General Manager (Risk Management)	SMG SC-V	1	42 yrs
5	Senior Manager (Treasury-Domestic/Forex)	MMG SC- III	2	35 yrs
6	Senior Manager (Credit /FA)	MMG SC- III	8	40 yrs
7	Senior Manager (Personnel /HRD)	MMG SC- III	2	40 yrs
8	Manager (Dealer – Forex / Domestic)	MMG SC – II	6	35 yrs
9	Manager (Risk Management)	MMG SC– II	3	35 yrs
10	Manager (IFRS)	MMG SC– II	3	35 yrs
11	Manager (Credit/ FA)	MMG SC– II	6	35 yrs
12	Manager (Personnel /HRD)	MMG SC– II	5	35 yrs
13	Manager (Legal)	MMG SC– II	20	35 yrs
14	Security Officer	MMG SC– II	6	35 yrs
15	Manager (Banking Operations)	MMG SC– II	258	35 yrs
16	Rajbhasha Adhikari	JMG SC– I	7	30 yrs
17	Officer (Forex)	JMG SC– I	6	30 yrs
18	Officer (Credit/ FA)	JMG SC– I	6	30 yrs
19	Agriculture Officer	JMG SC– I	10	30 yrs
20	Probationary Officer	JMG SC– I	100	30 yrs
	TOTAL		452	

Note:

1. The number of vacancies as also the number of reserved vacancies is provisional and may vary according to requirement of the Bank.
2. In case candidate applies for more than one post, separate on-line application for each post along with requisite fees must be submitted.
3. **Please note Agriculture Officers will be initially posted for 5 years in Rural / Semi urban area only.**
4. **Candidates belonging to reserved category for which no vacancies has been announced are free to apply against vacancies announced for unreserved/ general category provided they fulfill the age and qualifications norm for General Category.**
5. Reservations of vacancies categorywise as under: including Backlog (provisional)

Scale	Total Vacancies	Reservation			GEN	Out of which		
		SC	ST	OBC		OH	VH	HI
I	129	20	10	34	65	2	2	2
II	307	46	24	83	154	3	3	3
III	12	1	1	4	6	0	0	0
V	2	0	0	1	1	0	0	0
VI	2	0	0	0	2	0	0	0
Total	452	67	35	122	228	5	5	5

Abbreviations stand for : SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, OH - Orthopaedically Handicapped, VH - Visually Handicapped, HI - Hearing Impaired,

1. RESERVATIONS FOR PERSONS WITH DISABILITIES : (PWD)

Reservation is available to (PWD) persons under Section 33 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995. Accordingly, candidates with the following disabilities will be considered for reservation under the category.

Definition:

I)Locomotor Disability or Cerebral Palsy(OH) : Person who has a minimum of 40% of physical defect or deformity which causes an interference with the normal functioning of the bones, muscles and joints and is so certified by a Medical Board appointed by the State Government.

II) Visually Handicapped(VH) :

i) **Blindness** refers to a condition where a person suffers from either of the following conditions :

- (a) Total absence of sight
- (b) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses
- (c) Limitation of the field of vision subtending an angle of 20 degrees or worse

ii).**Low vision:** Persons with low vision means a person with an impairment of vision of less than 6/18 to 6/60 with best correction in the better eye or impairment of field in any one of the following categories:

- (i) Reduction of fields less than 50 degrees
- (ii) Heminaopia with macular involvement
- (iii) Attitudinal defect involving lower fields

III. **Hearing Impaired (HI)** are those in whom there is a hearing loss of 60 decibels or more in the better ear in the conversational range of frequencies.

2. ELIGIBILITY CRITERIA:

(A) NATIONALITY/CITIZENSHIP

A candidate must be either i) a citizen of India or ii) a subject of Nepal or iii) a subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Myanmar (formerly Burma), Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia or Vietnam with the intention of permanently settling in India. Provided that a candidate belonging to categories (ii), (iii), (iv) or (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be provisionally admitted to the examination/interview conducted by the Bank but on final selection the offer of appointment will be given only after producing necessary eligibility certificate issued to him by the Government of India.

(B) EDUCATIONAL QUALIFICATIONS & EXPERIENCE

Post Code No - 1 : Dy. General Manager (Integrated Treasury) : (TEG Scale - VI)

Qualifications :-

A Chartered Accountant or MBA (Finance) with Specialization in Money market, G.SEC and Forex/Domestic Treasury operations.

Experience :- Candidate should have 18 to 20 years of Banking experience including 10 years hands on experience in Front Office, Back Office and Mid Office, having worked as chief dealer for minimum 5 years. Training in Bourse course, knowledge and experience in derivatives, Futures, currency options, commodity exchange market will be an added advantage.

Job descriptions :-

The incumbent will have a crucial role to play in providing necessary inputs to the top Management for strategic planning, guidance for integrated treasury (Forex/Domestic) operations and maximizing income through treasury operations.

Selection Process :-

Interview.

Post Code No - 2 : Dy. General Manager (Risk Management) : (TEG Scale - VI)

Qualification :- CFA or MBA (Finance) or C.A. Or M.Sc in Statistics

Experience :- Experience in Banking operations for 18 years including 5 years exposure in Risk Management and related fields like treasury, credit at level not more than 2 Scale below the intended Scale. Experience should include exposure to Migration to advance approaches under BASEL-II. Preference for those who are working or having worked in Banks / Financial Institutions / Reputed Brokerage Firms etc.

Job descriptions :-

The incumbent will have a crucial role to play in implementation of BASEL-II. Preparing various data models for estimation of parameters like Probability of Default, Loss given Default etc. (for credit risk), Introduction of VaR model, introduction of Monte Carlo techniques incorporating Scenario/simulations, for market risk and also to build databases on Loss event data, defining Key Risk Indicators etc for operational risks are involved.

Selection Process :-

Interview.

Post Code No - 3 : Asst. General Manager (International Divisions) : (SMG Scale - V)

Qualification : 2 year P.G. Degree in Business Administration/ Management from a recognised University / Reputed Institute with 50% and above marks. Candidates having additional Degree/Diploma in Foreign Exchange, Imports / Exports from a recognised University/Institute with minimum 1 year duration and / or having additional qualification such as CAIIB, Diploma in International Banking from IIB shall be preferred.

Experience : Minimum 12 years experience in Banks / Financial Institutions / Reputed Foreign Exchange Dealers of which 10 years in handling foreign exchange transactions/ business at authorised dealer branch. Preference will be given to those who have undergone BOURSE Course in institute of repute in India or abroad. Those who have hands on exposure to Credit Administration as well as in Forex operations will have an added advantage.

Job Description : Incumbent should be capable of (a) Promoting forex business in the bank / Overseas Branch operations etc, (b) Framing guidelines and policies (c) Identify and mitigate market risk in forex business prudently, (d) Handle inward & outward remittance, export/import finance & LCs etc.; & (e) Dealing Room operations, liaisons with RBI, EXIM Bank, FEDAI, ECGC, etc.

Selection Process :-

Interview.

Post Code No - 4 : Asst. General Manager – (Risk Management) : (SMG Scale - V)

Qualification :- CFA or MBA (Finance) or C.A. Or M.Sc in Statistics

Experience:- Experience in Banking operations for 12 years including 3 to 5 years exposure in Risk Management and related fields like treasury, credit at level not more than 2 Scale below the intended Scale. Experience should include exposure to Migration to advance approaches under BASEL-II. Preference for those who working or having worked in Banks / Financial Institutions / Reputed Brokerage Firms etc.

Job descriptions : -

The incumbent will have a crucial role to play in implementation of BASEL-II. Preparing various data models for estimation of parameters like Probability of Default, Loss given Default etc. (for credit risk), Introduction of VaR model, introduction of Monte Carlo techniques incorporating Scenario/simulations, for market risk and also to build databases on Loss event data, defining Key Risk Indicators etc for operational risks are involved.

Selection Process :-

Interview.

Post Code No - 5 : Senior Manager – (Treasury- Domestic/ Forex) : (MMG Scale - III)

Qualifications :-

A Chartered Accountant or MBA (Finance) with Specialization in Money market, G.SEC and Treasury operations.

Experience :- Candidate should have 3 to 5 years of Banking experience including 2 to 3 years hands on experience in Front Office, Back Office and Mid Office, preferably having worked as dealer for an year. Training in Bourse course, integrated treasury Operations, knowledge and experience in derivatives, Futures, currency options, commodity exchange market will be an added advantage.

Job descriptions : -

The incumbent will have a crucial role to play in providing necessary inputs to the top Management for strategic planning, guidance for integrated treasury (Forex/Domestic) operations and maximizing income through treasury operations etc.

Selection Process :-

Interview

Post Code No - 6 : Senior Manager (CREDIT / FINANCIAL ANALYST) : (MMG Scale - III)

Qualification:

CA/CFA / ICWA / MBA (Finance) / M.Com. / 2 years' PG Diploma in Finance or any other equivalent degree/diploma with specialisation in Finance from recognised university/AICTE approved institutes / PGPBF from NIBM.

Additional qualification of CAIIB will be preferred.

Experience (Post qualification) :

Minimum 5 years experience in the related fields in Banks/Financial Institutions/Large Indl. Units/ Govt. Organisations, etc.

AND/OR

Minimum 5 years working experience in treasury/ integrated treasury dept. of a primary dealer (nationalised banks/financial institutions)

Experience should consist both in front and back offices in nationalised banks and financial institutions

Job Description:

- i) Evaluation of credit proposals for working capital facilities, project finance, export and import finance.
- ii) Monitoring and supervision of borrowal accounts.
- iii) Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT.
- iv) Liaisoning with RBI and Financial Institutions etc.
- v) Rules/Regulations and practices in domestic/ forex, treasury/money market and RBI/Stock Exchange/SEBI guidelines, etc.
- vi) Asset Liability Management & Risk Management.
- vii) Management of investment portfolio.

- viii) Bond dynamics
- ix) Trading in Govt. Security market/Debt market/ Indian Bond market.
- x) Equity trading
- xi) Derivative products of debt/equity and money market.
- xii) Money market products like call money, C.P., C.D., Repo.
- xiii) Forex trading.

Selection Process :-

Interview

Post Code No - 7 Senior Manager (PERSONNEL/HRD) : (MMG Scale – III)

Qualification: Graduate from a recognised University with 50% and above marks along with post graduate degree or diploma recognised by AICTE of not less than 2 years duration with 50% and above marks in Personnel Management/ Industrial Relation/Labour Laws/ Labour Welfare/Social Work/HRD or Diploma/Degree in Business Administration/Management with specialisation in HRD from a recognised University. A Degree in Law is desirable..

Experience: Min. 8 years experience in a reputed organisation, preferably in Financial/Banking Institution in HRD/Personnel.

Job Description: Supervision and leading of HRD team at Corporate Office for formulation of HRD/IR policy implementation of HRD/IR strategies in the Bank, attending to disciplinary/legal/IR matter, effective employee communication, counseling, conducting seminars/workshops on various HRD concepts/corporate policy establishing link with premier training institutes in India and abroad, etc.

Selection Process :-

Interview

Post Code No - 8 : Manager – (Dealer – Forex/ Domestic) : (MMG Scale - II)

Qualification : A Graduate with minimum 55% of marks in any discipline from a recognized University and MBA / 2 Years PG Diploma in International Business / Finance from AICTE approved institutes / Universities. Additional qualification such as CAIIB, Diploma in International Banking from IIBF, Bourse Course from recognised institute will be preferred.

Experience : Minimum 3 years experience as a Dealer(Front office- Domestic/Forex) in Banks / Financial Institutions / Reputed Foreign Exchange Dealers in handling foreign exchange transactions / business at authorised dealer branch. Thorough knowledge of FEMA regulations/ rules related to import and export, forward contracts, remittance, foreign direct investment and others relating to non resident account etc. Thorough knowledge of UCP, uniform rules for collections , procedure related to trade finance activities, FEDAI/ FIMDA rules, customs formalities etc. Preference will be given to those who have undergone BOURSE Course in institute of repute in India or abroad.

Job Description for Treasury/Dealings : Incumbent should have thorough knowledge of Forex Dealing Operations/Domestic Dealer operations and hands on experience in addition to day to day dealing operations, derivatives transactions , hedging operations, swaps and options. knowledge of FEDAI / FIMDA rules and regulations is essentials . Experience in back office function desirable.

Selection Process :-

Written test and Interview

Post Code No - 9 : Manager – (Risk Management) : (MMG Scale – II)

Qualification :- CFA or MBA (Finance) or C.A. Or M.Sc in Statistics

Experience :- Experience in Banking operations for 3 years including 1 to 2 years exposure in Risk Management.

Job descriptions :-

The incumbent will have a crucial role to play in implementation of BASEL-II. Preparing various data models for estimation of parameters like Probability of Default, Loss given Default etc. (for credit risk), Introduction of VaR model, introduction of Monte Carlo techniques incorporating Scenario/simulations, for market risk and also to build databases on Loss event data, defining Key Risk Indicators etc for operational risks are involved.

Selection Process :-

Written test and Interview.

Post Code No - 10 : Manager – (International Financial Reporting Standards):(MMG Scale – II)

Qualification : Graduate with minimum 55% marks / Post Graduate from a recognized University with CA. or MBA (Finance) .

Experience : Minimum 3 years experience in Accounting System in Banks / Financial Institutions / Leading Companies. Preference will be given to those who have knowledge in IFRS..

Job Description : For implementing IFRS .

Selection Process :-

Written test and Interview

Post Code No - 11 : MANAGER (CREDIT / FINANCIAL ANALYST) :(MMG Scale – II)

Qualification:

CA / CFA / ICWA / MBA (Finance) / **M.Com.** / 2 years' PG Diploma in Finance or any other equivalent degree/diploma with specialisation in Finance from recognised university/AICTE approved institutes / PGPBF from NIBM.

Experience (Post qualification) :

Minimum 3 years experience in the related fields in Banks/Financial Institutions/Large Indl. Units/ Govt. Organisations, etc.

AND/OR

Minimum 3 years working experience in treasury/ integrated treasury dept. of a primary dealer (nationalised banks/financial institutions)

Experience should consist both in front and back offices in nationalised banks and financial institutions.

Job Description:

- a. Evaluation of credit proposals for working capital facilities, project finance, export and import finance.
- b. Monitoring and supervision of borrowal accounts.
- c. Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT.
- d. Liaisoning with RBI and Financial Institutions etc.
- e. Rules/Regulations and practices in domestic/ forex, treasury/money market and RBI/Stock Exchange/SEBI guidelines, etc.
- f. Asset Liability Management & Risk Management.
- g. Management of investment portfolio.
- h. Bond dynamics
- i. Trading in Govt. Security market/Debt market/ Indian Bond market.
- j. Equity trading
- k. Derivative products of debt/equity and money market.
- l. Money market products like call money, C.P., C.D., Repo.
- m. Forex trading.

Selection Process :-

Written test and Interview

Post Code No - 12 MANAGER (PERSONNEL/HRD) :(MMG Scale – II)

Qualification :

Graduate **with minimum of 50% marks** from a recognised University **and** post graduate degree or diploma recognised by AICTE of not less than 2 years duration in Personnel Management/Industrial Relation/Labour Laws/ Labour Welfare/Social Work/HRD.

OR

Diploma/Degree in Business Administration/ Management with specialisation in HRD from a recognised University.

A Degree in Law is desirable

Experience :

Minimum **3 years** experience in Personnel Administration / Industrial Relations / Human Resources Development **in a reputed organisation. Preferably in Financial/Banking Institutions in Public Sector.**

Preference will be given to candidates having knowledge / experience in computer environment.

Job Description : To deal with all aspects of Personnel functions like disciplinary matters, departmental inquiries, conciliation/adjudication proceedings, handling court cases concerning disciplinary action/service matters, negotiations with unions, formulations and implementation of personnel policies, performance appraisal, manpower planning, recruitment, implementation of

government reservation policy, maintenance of rosters, research and innovation of new strategies/techniques to motivate employees for optimum utilisation of Human Resources, maintenance of employees' profile in systems, identification of training needs, placements, etc.

Selection Process :-

Written test and Interview

Post Code No - 13 Manager (LEGAL) :(MMG Scale – II)

Qualification :

A Professional degree in Law from a recognised University. Candidate with higher qualifications in Law will be preferred.

Experience (Post Qualification) :

The candidate should have a minimum of 5 years experience as a practicing Advocate/Solicitor

OR

Should have worked for atleast 5 years in a Solicitor's firm

OR

Should be working as Law Officer in Legal Department in Commercial Bank/Financial Institution/ Large Industrial Undertaking, out of which minimum 2 years as practicing Advocate dealing with matters related to Banking Laws, Labour Laws, etc. and be generally conversant with various Bank operations.

Job Description:

The incumbent should be able to:

- draft security documents for the Bank's advances,
- deal with and advise on matters pertaining to Banking Laws, Property Laws, Foreign Exchange Regulations, Company Law, Mercantile and Labour laws
- handle and follow up civil suits and other proceedings connected with the recoveries of the advances and Labour Tribunal/Court proceedings
- Write proceedings pertaining to the personnel of the Bank.

Selection Process

Written Test & interview

Post Code No - 14: Security Officer : (MMG Scale - II)

Qualifications

Graduate in any discipline from a recognised University.

Experience

An officer with minimum 5 years commissioned service in Army/Navy/Air force

OR

A Police Officer not below the rank of Asstt.S.P./Dy.S.P. With 5 years of service in that rank

OR

An Officer of identical rank in Para Military forces with minimum 5 years of service.

Job Description

- Supervision of the security arrangements of branches/RO/HO premises.
- Surprise checks of branches/ROs
- Security arrangements of Currency Chests.
- Cash Management.

Selection Process

Interview.

Post Code No - 15 MANAGER (BANKING OPERATIONS) :(MMG Scale – II)

Qualification: A Degree from a recognised University/Diploma in Banking & Finance by IIBF or any equivalent qualification recognised as such by the Government of India, **with minimum 60% marks.** (For candidates belonging to SC/ST category **55% marks**)

OR

Master Degree/Post Graduate Degree/Diploma having 2 years full time course with **minimum 55% marks** (For candidates belonging to SC/ST category **50% marks**)

Experience :- 3 years Branch Operation or in area suitable for Banking Operation i.e. IT Industries / Credit/ NBFC/ Treasury /appraisal of proposal / Marketing of products etc. as an Officer in Banking sector

OR

Candidates those who are having additional qualification of CAIIB/ACA/ICWA/ MBA(Banking/ Finance):- 2 years Branch Operation experience as an Officer in Banking sector

Job description :-

- Business development and Branch operations including Resource mobilisation, Credit sanction and related functions.
- Customer relations Management including customer acquisition, retention etc.
- Popularising alternate delivery channels among the customers.
- All related Branch Banking Operations

Selection :- Written test and Interview

Post Code No - 16 RAJBHASHA ADHIKARI : (JMG Scale – I)

Qualification :

Masters Degree in **Hindi** with **English** subject at Graduation or Master Degree in **English** with **Hindi** subject at Graduation.

Desired qualification : Knowledge of working on computers

Experience:

2 years experience in Translation/ Teaching

Job Description

To promote Rajbhasha in the Bank

Selection Process

Written Test & interview

Post Code No - 17 OFFICER (FOREX) :(JMG Scale – I)

Qualification :

A graduate with minimum 55% of marks in any discipline from a recognised university and **MBA/ 2 years PG Diploma in International Business/ Finance** from AICTE approved institutes/universities.

Additional qualification of CAIIB, Diploma in International Banking from IIBF will be preferred.

Experience :

Experience in the related field desirable but not essential.

Job Description :

Incumbent should be capable of :

- a) Promoting forex business in the Bank
- b) Identify and mitigate market risk in forex business prudently.
- c) Handle inward & outward remittance, export/import finance & LCs etc.
- d) Dealing Room operations, liaisons with RBI, EXIM bank, FEDAI, ECGC, etc.

Selection :- Written test and Interview

Post Code No - 18 OFFICER (CREDIT/FINANCIAL ANALYST) :(JMG Scale – I)

Qualification:

CA / CFA / ICWA / MBA (Finance) / **M.Com.** / 2 years' PG Diploma in Finance or any other equivalent degree/diploma with specialisation in Finance from recognised university/AICTE approved institutes / PGPBF from NIBM.

Experience: NIL.

Job Description:

- Evaluation of credit proposals for working capital facilities, project finance, export and import finance.
- Monitoring and supervision of borrowal accounts
- Preparation of viability study, rehabilitation programmes dealing with BIFR/DRT.
- Liaisoning with RBI and Financial Institutions etc.
- Rules/Regulations and practices in domestic/ forex, treasury/money market and RBI/Stock Exchange/SEBI guidelines, etc.
- Asset Liability Management & Risk Management.
- Management of investment portfolio.
- Bond dynamics
- Trading in Govt. Security market/Debt market/ Indian Bond market.
- Equity trading
- Derivative products of debt/equity and money market.
- Money market products like call money, C.P., C.D., Repo.
- FOREX trading.

Post Code No - 19 AGRICULTURE OFFICER :(JMG Scale – I)

Qualification: Degree **with OGPA equivalent to 60% or above marks** from a recognised University in Agriculture/ Horticulture/ Forestry/Animal Husbandry / Veterinary Science / Dairy Science / Agricultural Engineering / Fisheries Science / Agricultural Marketing & Co-operation

OR

Post Graduate Degree/Diploma **with OGPA equivalent to 60% or above marks** from Institute of Rural Management, Anand or equivalent from any other recognised Institute/University.

Experience: NIL.

Job description

Accelerate and step up rural finance with particular emphasis on agriculture lending in pace with the Government & RBI directives. Documentation and recovery of loans in rural areas will constitute part of job responsibilities..

Selection Process

Written Test & interview

Post Code No - 20 PROBATIONARY OFFICER:(JMG Scale – I)

Qualification: A Degree from a recognised University/Diploma in Banking & Finance by IIBF or any equivalent qualification recognised as such by the Government of India, **with minimum 55% marks.** (For candidates belonging to SC/ST category **50% marks**)

OR

Master Degree/Post Graduate Degree/Diploma having 2 years full time course with **minimum 55% marks** (For candidates belonging to SC/ST category **50% marks**)

Job Description

Business development and banking related operations.

Selection Process

Written Test & interview

NOTE:-

- Educational Qualifications and experience should be as on **01.12.2010**.
- For posts where experience is essential/desirable, it should be **full time and post qualification**.
- Experience in the relevant field of the post applied for will only be counted.
- Computer Literacy: Computer proficiency is essential. Before joining the Bank in Officer Cadre, candidate should possess basic computer application and operational skills, i.e., WINDOWS, MS OFFICE/LOTUS SMART SUITE, Internet and E-Mail operations. A certificate from a recognised University or an Institute duly recognised by the State/Central Government or from any other Institute which is acceptable to the Bank to be submitted by the candidate as an evidence of having acquired computer proficiency. The candidate having passed the computer subject during his graduation/post-graduation will also be acceptable. Duration of the course done preferably be for 60 hours.

3. RELAXATION OF UPPER AGE LIMIT

Sr.No.	Category	Age Relaxation
1	SC/ST Candidates	5 years
2	Other Backward Classes (OBC) candidates	3 years
3	Persons domiciled in Kashmir division of J & K State during 01.01.1980 to 31.12.1989	5 years.
4	Person with disability	10 years
5	The children/family members of those who died in the 1984 riots	5 years
6	Ex-servicemen	5 years (for post code No. 8 to 13 & 15 to 20) 3 years (for post code No. 1 to 7 & 14)

		(In addition to the usual period of service in the Defence forces) subject to a maximum age of 50 years.
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NOTE

- i. An Ex-servicemen who has once joined a Govt. job on the civil side after availing of the benefits given to him as ex-servicemen for his re-employment, his ex-servicemen status for the purpose of re-employment in government ceases.
- ii. The relaxation in upper age limit is cumulative as per Govt. of India guidelines.
- iii. All persons eligible for age relaxation under Sr. No. 3(3) above must produce the domicile certificate at the time of interview from the District Magistrate in the Kashmir Division within whose jurisdiction, he/she had ordinarily resided or an authority designated in this regard by the Govt. of J & K to the effect that the candidate had ordinarily been domiciled in the Kashmir Division of the State of Jammu & Kashmir during 1st January 1980 to 31st December 1989.
- iv. All persons eligible for age relaxation under Sr. No. 3(5) above must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the rehabilitation package for 1984 Riots Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Department of Financial Services communication No. F.No.9/21/206-IR dated 27.07.2007.

4. APPLICATION FEE INCLUDING POSTAL CHARGES (NON-REFUNDABLE)

- a) For SC/ST/PWD - ` 50/-(Only Postal Charges)
- b) For all others (including OBC/Ex-Servicemen) - ` 400/-

NOTE

- A. Requisite application fee must be paid by way of "Fees Payment Challan" by visiting nearest Dena Bank's Branch or by way of "NEFT" by visiting any Scheduled Commercial Bank.
- B. Fees Payment Challan / NEFT must be paid on or after 07.12.2010 but on or before 28.12.2010. i.e the last date of On-line registration. Even if the Bank extends the date of On-line registration by one or two days, the valid dates of Fee Payment Challan/ NEFT will not be changed. Candidates must write his/her name, Contact Number (Mobile/Phone number) and address and post applied for on the reverse of the Fees Payment Challan /NEFT
- C. Application fees by Demand Draft/Pay Order/cash/cheque/money order/postal stamps will NOT be accepted.

5. SELECTION PROCEDURE :

- I. For post code No. 1 to 7 & 14 there will be only interview.
For post code No. 8 to 13 & 15 to 20 there will be written test & interview. Merely satisfying the eligibility norms do not entitle a candidate to be called for interview. The Bank reserves the right to call only the requisite number of candidates for interview after preliminary Screening / short listing with reference to candidate's qualifications, suitability, experience etc.
- II. All the eligible candidates who apply online for Post Code No. 8 to 13 & 15 to 20 with the requisite fees will be called for a written examination.
- III. Bank reserves the right to change the selection strategy & hold written test &/or interview for any of the posts.

Written test are detailed as under:

For Probationary Officers

1. Objective 2. Descriptive

Sr. no.	Name of Test	No. of Questions	Marks	Duration
1	Test of General Awareness	50	50	150 minutes (composite for Objective) + 60 minutes for Descriptive
2	Test of Quantitative Aptitude	50	50	
3	Test of Reasoning Ability	75	75	
4	Test of English Language	50	25	
	Total written test marks	----	200	
5	Descriptive (only in English)	5 (with internal option)	100*	
6	Interview		100	

	TOTAL FOR FINAL MERIT	300 (WT-200 + Interview - 100)	
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*The test of Descriptive paper will be of qualifying nature only and will not be considered for merit listing.

For Specialist Officer

Objective:

Sr. no.	Name of Test	No. of Questions	Marks	Duration
1	Test of General Awareness	50	50	180 Minutes (Composite for Objective)
2	Test of Quantitative Aptitude	50	50	
3	Test of Reasoning Ability	75	75	
4	Test on Specialised Subject	50	100	
5	Test of English Language	50	25	
6	Interview		100	
	TOTAL		400(WT-300 + Interview - 100)	

NOTE:

Common Criteria:

- The minimum qualifying marks in each paper for merit ranking shall be decided on group norms. There will be separate Group norms for SC/ST/OBC and PWD candidates with relaxed standard.
- The candidate must obtain minimum 40% (35% for SC/ST/OBC/PWD candidates) marks in the qualifying papers (as referred above) to be eligible for merit ranking for the purpose of interview.

FOR PROBATIONARY OFFICER POST ONLY

- Descriptive paper will be only in English
- Descriptive Paper to the extent of 7 times (10 times for SC/ST/OBC and PWD candidates) the number of vacancies only will be evaluated based on the Merit Ranking of the objective test.
- Candidates have to pass in each of the Objective and descriptive test separately.

Conducting Interviews

- The short-listed candidates who secure minimum qualifying marks stipulated for Written Test (descriptive as well as Objective Test) will be called for interview in order of merit in the ratio as decided by the Bank keeping in view the minimum criteria i.e. 1:4 (1:5 in case of SC/ST/OBC/PWD).
- The Interview will carry 100 marks. Minimum qualifying marks in the interview will be 40% (35% in case of SC/ST/OBC/PWD candidates). Marks obtained in interview will be reckoned for merit ranking.

The detailed information regarding the written examination will be given in the "Acquaint Yourself" booklet which will be sent to the candidates by e-mail and can also be down loaded from bank's web-site. The call letter for written examination will be sent by e-mail and SMS

6. EXAMINATION CENTRES AND DATE OF EXAMINATION (For Probationary Officers Post)

The written examination will be held on 27.02.2011 at the following Centres. The examination centres are tentative and may change depending on response of the applicants.

CENTRE	CENTRE CODE
MUMBAI	11
NAGPUR	12
DELHI	13
KOLKATA	14
AHMEDABAD	15
BENGALURU	16
BHOPAL	17
CHENNAI	18

LUCKNOW	19
RAIPUR	20

No change in the examination centre will be permitted under any circumstances. The Bank may at its discretion allot a different centre to a candidate, add / cancel a particular centre if the circumstances so warrant.

EXAMINATION CENTRES AND DATE OF EXAMINATION (For Specialist Officers Post)

The written examination will be held on 20.02.2011 at the following Centres. The examination centres are tentative and may change depending on response of the applicants.

CENTRE	CENTRE CODE
MUMBAI	11
NAGPUR	12
DELHI	13
KOLKATA	14
AHMEDABAD	15
BENGALURU	16
BHOPAL	17

No change in the examination centre will be permitted under any circumstances. The Bank may at its discretion allot a different centre to a candidate, add / cancel a particular centre if the circumstances so warrant.

7. SALARY AND EMOLUMENTS:

- A. JMG- I : Pay Scale : ` 14500 – 600/7 -18700 - 700/2 - 20100 – 800/7 - 25700
 B. MMG-II : Pay Scale : ` 19400 - 700/1 - 20100 - 800/10 – 28100
 C. MMG- III : Pay Scale : ` 25700 – 800/5 – 29700 – 900/2 – 31500
 D. SMG –V : Pay Scale : ` 36200- 1000/2 – 38200 – 1100/2 – 40400
 E. TEG – VI : Pay Scale : ` 42000- 1200/4 – 46800

Note :

- DA, HRA, CCA will be paid as per rules depending upon the place of posting. Medical Aid, Hospitalisation Scheme, Leave fare Concession, retirement benefits and other perquisites will be admissible as per Bank's rules.
- New appointees will be covered by Defined Contributory Pension Scheme as introduced for Employees of Central Government of India and modified from time to time.

- 8. PROBATION PERIOD** : 2 Years for JMG - Scale -I
 : 1 Year for MMG- Scale –II & III ,SMG –Scale- V & TEG – Scale-VI

9. PRE- EXAMINATION TRAINING (FOR PROBATIONARY OFFICER POST ONLY):

Bank may arrange pre- examination training to the candidates belonging to Scheduled Caste / Scheduled Tribe/Religious Minority Community at Mumbai,Nagpur,Delhi, Chennai,Kolkata, Ahmedabad, Raipur, Bengaluru, Lucknow and Bhopal. Training centres may also be changed or even be cancelled at the discretion of the Bank. The details of training will be communicated to the candidates separately. An eligible candidate who wishes to avail Pre-examination training should fill in the relevant column in the Application format. All expenses regarding traveling, boarding, lodging etc. will be borne by the candidate for attending the Pre-examination training programme at the concerned Pre-examination training centre.

10. CALL LETTERS

Call letter for written examination and any other communication in future will be sent/ communicated only by e-mail and SMS to the eligible candidates as given in their on-line application form. **“Acquaint Yourself” booklet can also be down loaded from bank's web-site.**

For Specailist Officers Post :- All eligible candidates who have applied for the **posts of Specialist Officers (Post Codes 8 to 13 and 15 to 19)** in case of any difficulty candidates should contact the Offices at the address of the respective centres (details of which will be released in Bank's website on **15.02.2011**) between 16.02.2011

to 19.02.2011 indicating his/her name, address, date of birth, details of Fees payment challan/ NEFT Receipt to enable the Bank to take immediate remedial action.

For Probationary Officer Post :- All eligible candidates who have applied for the post of **Probationary Officers (Post Code 20)** in case of any difficulty candidates should contact the Offices at the address of the respective centres (details of which will be released in Bank's website on **21.02.2011**) between 23.02.2011 to 26.02.2011 indicating his/her name, address, date of birth, details of Fees payment challan/ NEFT Receipt to enable the Bank to take immediate remedial action.

11. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT

Candidates are warned that they should not furnish any particulars that are false, tampered, fabricated or suppress any material information while filling up the application form and submitting the certified copies/testimonials. At the time of written examination/interview, if a candidate is (or has been) found guilty of

1. Using unfair means during the test or
2. Impersonating or procuring impersonation by any person or
3. Misbehaving in the examination hall or taking away the question booklet/answer sheet out of the examination hall or
4. Resorting to any other irregular or improper means in connection with his/her candidature for the selection or

Obtaining the support of his/her candidature by any means; such candidate may, in addition to, rendering himself/herself liable to criminal prosecution will be liable to be :

- a. Disqualified from the examination/interview for which he/she is the candidate may also
- b. Debarred either permanently or for a specific period from any examination or selection held by the Bank.

Note: The Bank 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 suspected that the responses have been shared and Scores obtained are not genuine/ valid, the Bank reserves the right to cancel his/her candidature.

12. BOND OF MINIMUM SERVICE PERIOD:

The Officers recruited will have to execute a bond to serve the Bank for a minimum period of 3 years or pay ` 1.50 lakh in case the officer wishes to leave the Bank prior to completion of 3 years inclusive of probation period.

13. GENERAL CONDITIONS:

- i. Bank takes no responsibility for any delay in receipt or loss in postal transit of any communication.
- ii. **Candidates need not send the Print out of the Computer Generated Online Application after submitting the application online. However, they are advised to take a Print-Out of the same and retain the same along fee payment challan / NEFT receipt for future reference and required to produce the same at the time of Interview.**
- iii. Candidates are required to apply on-line through website **www.denabank.com**. No other means/mode of applications will be accepted. Application link from website will be open from 07.12.2010 to 28.12.2010.
- iv. Before applying for the post, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this advertisement. Bank would be free to reject any application at any stage of the recruitment process, if the candidate is found ineligible for the post for which he/she has applied.
- v. In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.
- vi. Candidates serving in Government/Public Sector Undertakings (including Banks & Financial Institutions) are advised to submit "No Objection Certificate" from their employer at the time of interview, failing which their candidature may not be considered and no reimbursement of fare in case of SC/ST for interview will be paid to them.

- vii. All candidates will have to produce, if called for interview, originals as well as attested photo copies of their educational qualification and experience certificate as well as caste certificates and certificate of handicap or any other certificate in support of their eligibility, failing which their candidature will be cancelled. In case of candidates belonging to OBC category, the certificate interalia must specify that candidate does not belong to **“Creamy Layer”** section excluded from the benefits of the reservations for Other Backward Classes in Civil Post and Services under Government of India. **OBC Certificate should not be more than one year old as on date of application.**
- viii. Only candidates willing to serve anywhere in India should apply.
- ix. Candidates should mention the Choice of Center for written Examination.
- x. Candidates seeking relaxation in Fee/Age must bring a certified copy of the certificate in support of his / her claim at the time of Interview.
- xi. Application once made will not be allowed to be withdrawn and the fee once paid will not be refunded on any account nor would this fee be held in reserve for any future examination or selection.
- xii. The candidates must affix their recent **coloured** passport size photograph on the application and should be signed across by the candidate. Three copies of the same photograph should be retained for use at the time of written examination and interview. Candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of written test and interview, may lead to disqualification. It should be noted that **Black and white photograph will not be accepted and call letters containing such photograph will be rejected.**
- xiii. Candidates are not permitted to use Calculators, Cell phones of any kind, Pagers or any other such instruments in the Examination Hall.
- xiv. Any request for change of address will not be entertained.
- xv. Bank may at its discretion hold re-examination, wherever necessary, in respect of a centre/venue/specific post of any candidate(s).
- xvi. The Bank shall not be responsible for an application being rejected which is based on wrong information provided in any advertisement issued by unauthorised person/institutions.
- xvii. Wherever written examination is held, only those candidates who are blind/low vision or locomotor impaired in both hands and both arms can use own Scribe at their cost during the written examination. In all such cases, where a Scribe is used the following rules will apply.
 - a. The candidate will have to arrange his own Scribe at his own cost.
 - b. The Scribe should possess less mark than the candidate appearing at the written examination for Officers and not more than 60% marks in his own academic stream.
 - c. In case of Probationary Officer, the Scribe can be from any academic stream. In case of specialist Officer the Scribe should not be from the same discipline as of the candidate.
 - d. The Scribe should be one grade lower than the stipulated eligibility criteria prescribed by the bank for the post.
 - e. Both, the candidate as well as the Scribe will have to give a suitable undertaking confirming that the Scribe fulfills all the stipulated eligibility criteria for a Scribe as mentioned above. Further, in case it later transpires that he did not fulfill any of the laid down eligibility criteria or suppressed the material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the written test.
 - f. Such candidates who use a Scribe shall be eligible for extra time of 20 minutes for every hour of the examination.
- xviii. In case any dispute arises on account of interpretation in version other than English, English version will prevail.
- xix. The candidates will appear for written examination and interview at the allotted center at their own expense and risks and the Bank will not be responsible for any injury/losses, etc. of any nature.
- xx. The SC/ST candidates called for interview will be reimbursed ordinary Sleeper Class Railway fare on production of tickets/particulars such as ticket number, date of journey, class, train name and number. The journey fare over 30 Kms only from the place of their residence will be reimbursed.
- xxi. Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank.
- xxii. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such Scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of the examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this regard.
- xxiii. Canvassing in any form will be a disqualification.

- xxiv. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated in Mumbai.

15. COMPETENT AUTHORITY FOR ISSUING CERTIFICATE TO SC/ST/OBC/PWD CANDIDATES:

- i. **FOR SC/ST/OBC** - District Magistrate/Additional District Magistrate / Collector / Dy. Commissioner / Addl. Dy. Commissioner/Deputy Collector/First Class Stipendiary Magistrate/ Sub Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluka Magistrate/Executive Magistrate/Extra Asst.. Commissioner.Chief Presidency, Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate.Revenue Officer not below the rank of Tehsildar.Sub Divisional Officer of the area where the candidate and/or his family normally resides.
- ii. **FOR PWD** – The Competent Authority to issue Disability Certificate shall be a medical Board duly constituted by the Central or State Government. The Central/ State Govt. may constitute Medical Boards consisting of at least 3 members out of which one shall be a specialist in the particular field for assessing locomotor/cebral/visual/hearing disability as the case may be.

16. HOW TO APPLY

MANDATORY REQUIREMENT :-

- I. Candidates are required to apply on-line through website **www.denabank.com**. No other means/mode of application will be accepted. Application link on website will be open from 07.12.2010 to 28.12.2010.
- II. The candidates should have a valid email ID. It should be kept active during the currency of this recruitment project. Bank may send call letters for writtentest , interview etc. through the registered e-mail ID. **Under no circumstances, he/she should share/mention e-mail ID to /of any other person.**
- III. **In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying on-line.**

The guideline for on-line application is given as under for candidates who wish to pay the requisite fees by means of **“PAYMENT CHALLAN” (where nearest Dena Bank Branch is available):**

- i. Applicants are first required to go to the Bank’s website **www.denabank.com** and click on the Home page open the link **“Recruitment”**
- ii. Thereafter, open the recruitment Notification entitled **“Dena Bank Recruitment Project for Specialist Officers- 2010-11”**
- iii. Take a Print of the entire **‘ FEES PAYMENT CHALLAN’**
- iv. Fill in the Fee Payment Challan in a clear and legible handwriting in **BLOCK LETTERS**.
- v. Go to the nearest DENA BANK BRANCH with the Fee Payment Challan and Pay in cash, the appropriate application Fee in CBS Account NO. **116211021104** with Corporate Business Branch, BKC, Mumbai - 51 in the name & style of **“Dena Bank Recruitment Project for Specialist Officers- 2010-11”**
- vi. Obtain the applicant’s Copy of Counterfoil of the Application Fee Payment Challan duly receipted by the Bank with (a) Branch Name & Branch SOL ID (b) Transaction ID (c) date of Deposit & amount filled by the Branch Official.
- vii. Candidates are now ready to apply on-line by re-visiting the Recruitment link appropriate places. Fill in all other required details therein and click on the **“SUBMIT”** button at the end of the ON-Line Application form. Retain your Registration number and password for further reference safely. After applying on-line, the registered candidates must retain the print out of application form for further reference.
- viii. Original counterfoil of the fee payment challan will have to be submitted with call letter at the time of written test. Without counterfoil of the fee payment challan the candidate will not be allowed to appear in the written test. Candidates are advised to keep a photocopy of the fee payment challan for future use.

OR

The guideline for on-line application is given as under for candidates who wish to pay the requisite fees by means of **“NEFT”**:

- i. Applicants are first required to go to the Bank's website www.denabank.com and click on the Home page open the link "**Recruitment**"
- ii. Thereafter, open the recruitment Notification entitled "**Dena Bank Recruitment Project for Specialist Officers- 2010-11**"
- iii. Take a Print of the "**Instructions for application for funds transfer under NEFT**"
- iv. Go to the nearest Branch of any Bank which is listed by RBI under RTGS/ NEFT system and Pay in cash, the appropriate application Fee in CBS Account NO. **116211021104** with Corporate Business Branch, BKC, Mumbai - 51 in the name & style of "**Dena Bank Recruitment Project for Specialist Officers- 2010-11**"
- v. Obtain the applicant's Copy of Counterfoil of the Application Fee duly receipted by the Bank with (a) Branch Name & Code Number, (b) UTR Number, (c) date of Deposit & amount filled by the Branch Official.
- vi. Candidates are now ready to apply on-line by re-visiting the Recruitment link appropriate places. Fill in all other required details therein and click on the "**SUBMIT**" button at the end of the ON-Line Application form retain your Registration number and password for further reference safely. After applying on-line, the registered candidates must retain the print out of application form for further reference.
- vii. Original counterfoil of the **NEFT** will have to be submitted with call letter at the time of written test. Without counterfoil of the **NEFT** the candidate will not be allowed to appear in the written test. Candidates are advised to keep a photocopy of the **NEFT** for future use.

COMMON INSTRUCTIONS :-

- I. Candidates can modify their Online Application Form and are requested to make use of this facility to correct the details in online application, if any. This Modification facility shall be available two days after registration and up to 30.12.2010. Modification will be allowed only 3 times. After the above date, no modification will be permitted. Candidates should take utmost care to furnish the correct details while filling in the online application.
- II. This system generated printout of the application should be submitted along with **2 sets of** required certificates/testimonials and photograph pasted in the given place at the time of interview.

The above Advertisement is also displayed in the Bank's website www.denabank.com

Place : Mumbai-400 051
Date : 01-12-2010

General Manager (HRM)

