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Karnataka Bank Ltd., a leading technologically advanced Private sector Bank with a pan-India footprint, offers exciting opportunities for dynamic individuals to join its highly competent workforce as **Officers (Scale-I)** to be positioned at its Branches/Offices located across India.

Qualification : Candidates should be Post Graduates in any discipline (Excluding PG Diplomas) or Graduates in Agricultural Sciences or Law as on **01-01-2016**. Those who are awaiting results shall not be eligible to apply.

Age Limit : Minimum **21** years to Maximum **28** years [Candidate must have been born not earlier than **02-01-1988** and not later than **01-01-1995** (both days inclusive)] as on **01-01-2016**. The age limit will be relaxed by 5 years for SC/ST candidates.

Application Fee (Non refundable) : ₹600/- [₹500/- in the case of SC/ST candidates]

Selection : By online test tentatively scheduled in **February 2016** at **Bengaluru, Belagavi, Dharwad, Hubballi, Mangaluru, Mysuru, Shivamogga and Udupi** Centres. However, the Bank reserves the right to change the centre/venue depending upon the administrative exigencies/requirements. Candidates who are successful in the online test will be called for an interview. No allowances/reimbursement will be payable/made for attending the test/interview. Selected candidates should execute a Bond to work for a minimum period of **three years** failing which they are required to pay the liquidated damages as may be prescribed in the appointment offer.

Appointment & Emoluments : Selected candidates will be on probation for a period of one year and on satisfactory completion of the probationary period, will be confirmed, subject to rules and regulations of the Bank. Salary will be as per All India Level Settlements (Current approximate Gross Salary is ₹37,400/- p.m. exclusive of conveyance reimbursement, LFC, residential quarters etc.)

Eligible candidates are advised to apply online only between **07-01-2016** to **18-01-2016** (inclusive of both days) through the Bank's website after carefully going through the instructions contained in this advertisement. **No other means/mode of application will be accepted.**

Important Dates

Opening date of Online Registration Gateway/Payment of Fee	07-01-2016
Closing date of Online Registration Gateway/Payment of Fee	18-01-2016

Candidates will have to visit the Bank's website (www.karnatakabank.com) under the heading "**DOWNLOAD CALL LETTER FOR ONLINE TEST**" for downloading call letters for online test tentatively **during second week of February 2016**. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognisable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in the call letter and photocopy of the same Photo Identity Proof as brought in original.

HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

- A. APPLICATION REGISTRATION
- B. PAYMENT OF FEES
- C. PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

Candidates can apply online only from 07-01-2016 to 18-01-2016 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

- i. Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guideline for photograph & signature scan and upload.
- ii. Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.
- iii. **APPLICATION FEE/ INTIMATION CHARGES (NON REFUNDABLE)**
PAYMENT OF FEE ONLINE: 07-01-2016 to 18-01-2016
SC/ST : ₹500/-
Others : ₹600/-

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

A. APPLICATION REGISTRATION

1. Candidates to go to the Bank's website www.karnatakabank.com click on the option "APPLY ONLINE" which will open a new screen.
2. 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.
3. 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.
4. 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.
5. The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identify Proof. Any change/alteration found may disqualify the candidature.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.

10. 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.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

B. PAYMENT OF FEES (THROUGH ONLINE MODE)

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/Mobile Wallets.
3. 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.
4. On successful completion of the transaction, **an e-Receipt** will be generated.
5. 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.
6. 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.**
7. 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.
8. To ensure the security of your data, please close the browser window once your transaction is completed.

Note : There is also a provision to reprint the submitted application containing fee details after fee payment.

After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form with fee payment details and ensure that the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. **They should not send this printout to Bank.**

Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination etc. will be considered as final and no modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

C. GUIDELINES FOR PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

- IN CASE THE FACE IN THE PHOTOGRAPH OR SIGNATURE IS UNCLEAR, THE APPLICATION MAY BE REJECTED.
- CANDIDATE MAY EDIT THE APPLICATION AND RE-UPLOAD THE PHOTOGRAPH/ SIGNATURE IN SUCH CASE.

PHOTOGRAPH IMAGE

- Photograph must be a recent passport size colour picture.
- The picture should be in colour, 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-50kb.
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

SIGNATURE IMAGE

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
 - **The Applicant's signature obtained on the call letter and attendance sheet at the time of examination should match the uploaded signature. In case of mismatch, the applicant may be disqualified.**
- Dimensions 140 x 60 pixels (preferred).
- Size of file should be between 10kb – 20kb.
- Ensure that the size of the scanned image is not more than 20KB.

SCANNING THE PHOTOGRAPH & SIGNATURE

- Set the scanner resolution to a minimum of 200 dpi (dots per inch).
- Set Color to True Color.
- File Size as specified above.
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01 .jpg or image01 .jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon. Candidates using MS Windows/MS Office can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MS Office Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB (photograph) & 20KB (signature) by using crop and then resize option [Please see point (i) & (ii) above for the pixel size] in the 'Image' menu. Similar options are available in other photo editor also.

While filling in the Online Application Form, the candidate will be provided with a link to upload his photograph and signature.

If the file size and format are not as prescribed, an error message will be displayed.

PROCEDURE FOR UPLOADING THE PHOTOGRAPH AND SIGNATURE

- There will be two separate links for uploading Photograph and Signature.
- Click on the respective link "Upload Photograph/Signature".
- Browse & Select the location where the Scanned Photo/Signature file has been saved.
- Select the file by clicking on it.
- Click the 'Upload' button

IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/Driving Licence/Voter's Card/Bank Passbook with photograph/Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph/Photo identity proof issued by a People's Representative on official letterhead along with photograph/valid recent Identity Card issued by a recognised College/University/Aadhar card with a photograph/Employee ID/Bar Council Identity Card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt, the candidate may not be allowed to appear for the Examination.

E-Aadhar Card and Ration Card are not valid id proofs for this project.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/interview respectively, without which they will not be allowed to take up the examination/interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. 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.

GENERAL INSTRUCTIONS TO THE CANDIDATES

- Your responses (answers) will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/valid, your candidature may be cancelled. Any candidate who is found copying or receiving or giving assistance or engaging in any behaviour unbecoming of a candidate will not be considered for assessment. The Bank may take further action against such candidates as deemed fit by it.
- You should bring with you a ball-point pen. A sheet of paper will be provided which can be used for rough work or taking down the question number you would like to review at the end of the test before submitting your answers. After the test is over you MUST hand over this sheet of paper to the Test Administrator before leaving the venue.
- The possibility of occurrence of some problem in the administration of the examination 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 test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used

across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.

- Please note that a candidate is allowed to appear only once in the online examination. Multiple appearances in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once on the date and at the time mentioned on the respective call letter. All other call letters are to be surrendered.
- Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or taking away the papers supplied in the examination hall or found to be in unauthorised possession of test content is likely to be prosecuted.
- The examination will be conducted online in venues given in the respective call letters.
- No request for change of centre/venue/date/session for Examination shall be entertained.
- Bank reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
- Bank, also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
- Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- If sufficient number of candidates does not opt for a particular centre for "Online" Examination, Bank reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, Bank reserves the right to allot any other centre to the candidate.

CANDIDATES REPORTING LATE i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination is 2 hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

MISCONDUCT

Action Against Candidates Found Guilty of Misconduct/Use of Unfair Means Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application.

At the time of examination, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of -

- (i) using unfair means or
- (ii) impersonating or procuring impersonation by any person or
- (iii) misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- (iv) resorting to any irregular or improper means in connection with his/her candidature or
- (v) obtaining support for his/her candidature by unfair means, or
- (vi) carrying mobile phones or similar electronic devices of communication in the examination/interview hall such a candidate may, in addition to rendering himself/herself liable to criminal prosecution, be liable :
 - (a) to be disqualified from the examination for which he/she is a candidate
 - (b) to be debarred either permanently or for a specified period from any examination

conducted by the Bank.
(c) for termination of service, if he/she has already joined the Bank.

Note :

The candidates are advised to take System Generated Print-out of the Registered Application, duly completed in all respects along with the self-attested copies of the certificates/ documents for proof of date of birth, educational qualification, work experience, caste certificate, age relaxation and other related documents should be submitted at the time of Interview or if advised to submit at any date. The candidates are advised in their own interest to keep all documents related to material information as submitted through online application along with print out of the application form. Any discrepancy in the application and documents, if found at a later stage shall be liable for rejection of his/her candidature.

Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date to avoid the possibility of disconnection/inability/failure to log on the Bank's website on account of heavy load on internet/website jam.

The Bank does not assume any responsibility for the candidates not being able to submit their applications online within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.

Candidates should ensure that the signatures appended by them in all the places viz. in their call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

Instances of providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any recruitment process of the Bank in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.

Candidates will have to appear for the online test to be conducted by the Bank. The successful candidates will be called for an interview. Subject to their being medically fit for employment, the selected candidates will be initially appointed on probation period of one year. The Bank reserves the right to reject any application without assigning any reason and no correspondence in this regard will be entertained. Any resultant dispute arising out of this advertisement shall be subject to sole jurisdiction of the Courts situated in Mangaluru.

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