



सत्यमेव जयते

WORLD OF WORK SERIES

CAREERS
IN
BANKING INDUSTRY

CAREER STUDY CENTRE
CENTRAL INSTITUTE FOR RESEARCH AND TRAINING
IN EMPLOYMENT SERVICE (D.G.E. & T.)
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CAREERS IN BANKING INDUSTRY

The banking industry is considered to be the backbone of the economy. Banks and several other types of financial institutions all over the world play a vital role in bringing about economic development in a number of ways. The banks help mobilise funds and make these available for use in private ventures and also public enterprises. In a developing country like India banks have still more significant and critical roles to play. Normally, banks are deemed as best and safest places to keep money and other valuables such as ornaments. Banks offer loans to commercial and industrial enterprises for their further expansion and enlarging their business operations.

In the changed economic scenario, the role of banks in India has undergone a sea change. Banks are now regarded as catalysts of social service. They also provide several allied services such as collection of telephone, water and electricity bills, transfer of money from one place to another, consultancy and a variety of other services in addition to their normal financial functions.

The nationalisation of 14 major banks in 1969 and six bank in 1980 was an immensely important landmark in India's current economic history. The primary purpose of bank nationalisation was to extend the benefits of banking to the general public, including those living in rural areas, farmers, agricultural labourers, artisans, small businessmen, cottage and rural industry workers, self-employed, poor and the down sections of Society which were unfit then denied access to banking services. This called for opening up of large number of branches in rural and semi-urban areas. It not only necessitated a large human power but also persons with sympathetic attitude for the common people and an orientation for service to those in genuine need of funds for productive purposes.

Therefore for rendering all these and other services, the banks required persons who can work in the rural area with commitment, understand the language, aspirations and need

of the rural people are prepared to waive or liberalise conventional lending practices, procedures and policies based on security and surety and can implement banks social objective in this regard.

BANKING STRUCTURE IN INDIA

The Indian Banking structure constitutes a number of institutions, viz. the Reserve Bank of India, Indian Commercial banks, Co-operative banks, Regional rural banks, Foreign banks and other specialised banking institutions. These can be further classified as follows :

(a) Reserve Bank of India

The Reserve Bank of India occupies a pivotal position in the banking system as it is the central Banking authority of the country. Its Head Office is in the Mumbai and regional offices are spread all over the country. It is the apex banking body entrusted with the task of management of the nation's money. It controls the national monetary system, and also determines the trade policy to be followed by all other banks. It is the main regulatory authority of the country. The main functions of the RBI are :

1. To regulate the issue of (banks) currency notes and to keep reserve with a view of securing monetary stability ;
2. It functions as the Banker to the Government ;
3. It is responsible for the maintenance of external value of the rupee ;
4. It has been charged with the supervision of all other banks operating in the country ;
5. It is the duty of this bank to undertake Foreign Exchange management and control ;
6. It acts as a lender of last resort to commercial banks ; and
7. It is also responsible for collection and publication of monetary and financial information.

(b) State Bank of India

The State Bank of India with its seven subsidiaries is the leader of banking industry in the country.

The SBI's seven subsidiaries are :

1. State Bank of Bikaner & Jaipur
2. State Bank of Hyderabad
3. State Bank of Indore
4. State Bank of Mysore
5. State Bank of Patiala
6. State Bank of Saurashtra
7. State Bank of Travancore,

(c) Commercial Banks

There are 292 commercial banks in the country. Of these 27 are in Public Sector, 35 in Private Sector, 30 Foreign banks, 196 Regional Rural Banks and four non-scheduled banks. All the banks, however, work in accordance with the guidelines of the RBI and the Government. The addresses of Public Sector Banks are given in Annexure-I.

(d) Co-operative Banks

The Co-operative Banks basically cater to the needs of rural, poor, small farmers and agricultural labourers. The primary objectives of these banks are (i) to serve the poor rural people by encouraging them to save and deposit that money in these banks ; (ii) to provide assistance to the needy members of the society ; (iii) to lend money at concessional rates so that the members are able to repay the money and relieve them from the clutches of unscrupulous money lenders.

(e) Regional Rural Banks

The concept of Regional Rural Banks was introduced in 1975 to develop the rural economy by providing credit and other facilities in the fields of agriculture, trade, industry and other similar professions in rural areas, basically to the small and marginal farmers, agricultural labourers, artisans and small entrepreneurs. The area of operation of these banks is restricted to one or two districts in a state. These banks are sponsored by the scheduled commercial banks.

(f) Land Development Banks

The Land Development Banks provide long-term credit for 3 to 10 or even upto 15 years for agricultural and rural development works. The Land Development Banks give loans for redemption/purchase of agricultural Land. Something which commercial banks do not do. In addition, the Land development banks also give credit for small and village industries, etc.

(g) National Bank for Agriculture and Rural Development (NABARD)

NABARD, as the name suggests, is an apex institution to provide assistance for agricultural activities and rural development. NABARD is basically a refinancing institution for commercial, co-operative and regional rural banks. It supplements the scarce resources (finances) of these banks by providing funds for use by farmers and other categories of rural masses. This is an apex bank in one area of agriculture and rural development.

RECRUITMENT AND SERVICE CONDITIONS

The Recruitment in banks is generally made in the following three categories :

1. Subordinate Cadre

Recruitment to Subordinate cadre is made at regional/zonal level by the concerned bank. The post are notified to the local employment exchanges and other approved agencies. Academic qualifications for staff recruitment in Subordinate cadre is 8th standard. In case of drivers, electricians and other such posts, valid licence/experience is required. They are appointed in the pay-scales of Rs.

| | | |
|----------|-----------|----------|
| | 1600—40— | 1640—50— |
| | <u>1</u> | <u>1</u> |
| 1690—60— | 1930—70— | 2210—80— |
| <u>4</u> | <u>4</u> | <u>3</u> |
| 2450—90— | 2720—100— | |
| <u>3</u> | <u>3</u> | |

3020 (20 years).

2. Clerical Cadre

Recruitment in clerical cadre by foreign banks and private sector banks is made directly by advertising such posts in the leading newspapers. In the case of Public Sector banks,

however, recruitment is made through Banking Service Recruitment Board. Details of such BSRBs and their jurisdiction given in Annexures II & III. The pay-scales of clerical cadre

employees is Rs. $\frac{1750-100}{2}$ ----- $\frac{1950-145}{4}$ --- $\frac{2530-195}{4}$ ---3310---

$\frac{215-3955}{3}$ --- $\frac{230-4875}{4}$ --- $\frac{395-5270}{4}$ --- $\frac{230-5500}{1}$ (20 years). The eligibility criteria, age limit, etc. for clerical cadre, examinations conducted by BSRBs are as follows :

ELIGIBILITY CRITERIA FOR CLERICAL CADRE

(a) Minimum Educational Qualification

(i) *For Clerk-cum-Cashier/Typist-Cum-Clerk*—Degree in any discipline from a recognised University, or any equivalent qualification recognised as such by the Central Government OR Pass with 50% marks in aggregate in higher secondary examination (10+2) of 10+2+3 Pattern/11th standard of (11+3) Pattern OR Intermediate/Pre-University or any equivalent examination. OR Pass with 50% marks in aggregate in Diploma in Banking recognised by Central/State Government or Union Territory Administration; OR Pass with 60% marks in aggregate in Matriculation/SSC (Old Pattern)/SSLC/X Standard Examination of 10+2+3 pattern or equivalent qualification. Person for Typist-Clerk posts in English should possess a minimum typing speed of 30 w.p.m. in English typing and 23 w.p.m. in Hindi typing for Hindi typist Clerk.

(ii) *For Stenographer/Telephone Operator/Key Punch or Data Entry Operator*—A pass in Matriculation/SSC (Old pattern)/SSLC/10th Standard Examination of 10+2+3 pattern or equivalent. Candidates applying for the posts of English Stenographers should possess a minimum typing speed of 30 w.p.m. and the minimum shorthand speed of 80 w.p.m. in English and for Hindi Stenographers minimum typing speed of 25 w.p.m. and minimum shorthand speed of 60 w.p.m. in Hindi.

Candidates applying for the posts of Key Punch Operators/Data Entry Operators should possess a

minimum punching speed of 10,000 productive key depressions per hour. Candidates for Telephone Operators' post should have proficiency in the operation of PABX/PBX/EPABX.

- (iii) *For Agriculture Clerk/Assistant*—A Degree or Diploma in Agriculture (including Agricultural Engineering) from a recognised university/institution.

OR

A certificate in higher secondary (12th standard) of 10+2+3 pattern or equivalent with Hindi and or equivalent examination with Agriculture as a subject with 50% marks in the aggregate.

OR

A matriculation/SSC certificate in case of a Village level worker with a minimum of 3 years' experience as VLW under the Government.

- (iv) *For Hindi Clerk/Translator*—A pass with a minimum of 60% marks in the aggregate in matriculation/SSC (Old Pattern)/SSLC/X standard examination of 10+2+3 pattern or equivalent with Hindi and English as subjects; OR A pass with a minimum of 50% of marks in the aggregate in higher secondary examination of 10+2+3 pattern/11th standard of 11+3 pattern/pre-university or intermediate or any equivalent examination with Hindi and English as subjects; OR A degree in any discipline from a recognised university or any equivalent qualification recognised as such by the Government of India provided she/he had English and Hindi as subjects either at matriculation stage or at plus 2 stage or at degree level.

(b) **Relaxation in Educational Qualifications**

For Scheduled Castes/Scheduled Tribes/Ex-Servicemen/Orthopaedically handicapped the educational qualification is relaxable as stated below :

A pass in higher secondary examination (10+2) of 10+2+3 pattern/11th standard examination of

11 + 3 pattern/pre-university or intermediate or equivalent examination.

OR

Passed diploma in Banking recognised by Central/State Government/UT Administration, OR A pass with 50% marks in the aggregate in matriculation/SSC (Old Pattern)/SSLC/10th standard in (10 + 2 + 3) pattern or equivalent examination.

NOTE :--Ex-servicemen who have passed the services (departmental) examinations which are recognised as equivalent to Civil Examinations not below the level of matriculation (as stated above) are also eligible to apply.

(c) Preference to Bilingual Typists and Stenographers (Hindi and English) in Group 'A' States

For selection of Typists and Stenographers (Hindi as well as English) in Group 'A' States, preference is given to candidates having requisite proficiency in both Hindi as well as English typing/shorthand.

(d) Age limit

Candidates applying for the clerical cadre posts should not be below 18 years and not above 26 years of age as on 1st January of the year if the advertisement is released between 1st January and 30th June of the year and as on 1st July of the year if the advertisement is released between 1st July and 31st December of the year.

(e) Relaxation in upper age limit

The upper age limit is relaxable in respect of the following categories *by the number of years* shown against each item :

Scheduled Caste/Scheduled Tribe—5 years; Orthopaedically handicapped—10 years; Other Backward Class—3 years; Ex-servicemen/Disabled Ex-servicemen—3 years (in addition

to the actual period of service rendered in the Defence Services—subject to maximum age of 50 years); Widow divorced women and women judicially separated from their husbands and who have not remarried—9 years (subject to maximum age limit of 35 years for general category (40 years for SC/ST and 38 years for OBC candidates); and persons domiciled in Kashmir Division of J & K State during the period 1-1-80 to 31-12-89—5 years.

NOTE : The relaxation in upper age limit available to SC/ST candidate is allowed on commulative basis with *only any one* of the remaining categories for which age relaxation is permitted as mentioned above.

(f) Knowledge of Official Language

Knowledge of at least one official language of the State is desirable for all the posts in the clerical cadre.

3. Officers Cadre

There are seven grades/pay-scales for officers in public sector banks as under :

JMGS-I-Rs.4250-230-4940-350-5290-230-8050;

MMGS-II-Rs.6210-230-8740; MMGS-III-Rs.8050-230-9200-250-9700; SMGS-IV-Rs. 8970.230-9200-250-10450;

SMGS-V-Rs. 10450-250-11450; TEG—VI-Rs. 11450-300-12650 and TEGC-VII-Rs. 12650-300-13250-350-13600-400-14000.

Direct recruitment of officers through BSRBs is made for probationary Officers (JMGS-I) and Specialist Officers in all scales, depending upon the requirement of the banks. Vacancies in MMG Scale II and above in generalist cadre are filled by way of promotion.

Thus, banking industry provides ample opportunities for advancement for bright persons.

ELIGIBILITY CRITERIA FOR PROBATIONARY OFFICERS

The minimum educational qualification, age limit and fees prescribed for Probationary Officers tests are :

(a) **Minimum Educational Qualifications**

Degree from a recognised University of any equivalent qualification recognised as such by the Government of India.

(b) **Age Limit**

Not below 21 years and not above 28 years as on 1st January, if the advertisement is released between 1st January and 30th June, and as on 1st July if the advertisement is released between 1st July and 1st December.

(c) **Relaxation in Upper Age Limit**

Scheduled Caste/Scheduled Tribe Candidates—5 years; Ex-Servicemen/Commissioned Officers including ECOs/SSCOs who have rendered on completion of assignment (including those whose assignment is due to be completed within 12 months from the date of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or on invalidment—5 years; officers in the RRBs who have put in a minimum of 5 years of service by the number of years of service put in as an officer in an RRB subject to a maximum of 5 years; Age relaxation to the candidates belonging to other Backward Classes (OBCs)—3 years; and Persons domiciled in Kashmir division of J&K State during the period 1-1-80 to 31-12-89—5 years.

NOTE: Relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only any one of the remaining categories for

which age relaxation is permitted as mentioned above.

(d) **Written Examination**

Written examination for Probationary Officers' recruitment consists of objective and descriptive tests. The objective type tests are as follows :

(1) **Objective Tests**

| Sr. No. | Name of the test | Medium of Exam. | No. of questions | Max. Marks |
|---------|--------------------------------------|-----------------|------------------|------------|
| 1 | Test of Reasoning Ability (TORA) | English & Hindi | 75 | 80 |
| 2 | Test of Quantitative Aptitude (TOQA) | English & Hindi | 50 | 60 |
| 3 | Test of English Language | English | 50 | 60 |
| 4 | Test of General Awareness (TOGA) | English & Hindi | 50 | 60 |

} Composite time of 135 minutes

(II) **Descriptive Test**

The descriptive test for Officers' examination be set in English and Hindi and the candidates will have to write their answers in English or Hindi.

NOTE : The objective test of English and Descriptive Test are reckoned only for qualifying purposes.

COMPUTERISATION IN BANKING INDUSTRY

As per an agreement/signed at the industry level with regard to computerisation and mechanisation of bank branches, the scope of job opportunities to professional in the field of computer operations, system analysts, data entry operators, etc., has increased significantly. With rising competition and need or better customer service, there is ample scope for computer professionals in this industry in the near future.

Besides probationary officers, BSRBs also conduct recruitment exercises for appointment of specialist officers. Details at Annexure IV.

OPPORTUNITIES FOR SELF-EMPLOYMENT

Besides recruitment, banks provide ample opportunities for self-employment of educated youth by providing them financial assistance under several schemes as per details given below:

Differential Rates of Interest Scheme

The DRI scheme introduced in June 1972 by the Government of India is meant to cater to the credit requirement of the weakest among the weak by assisting them in their efforts to improve their economic conditions through small-scale productive endeavours. Banks have to lend 1% of their aggregate advances as at the end of the previous year under the scheme and 40% of which should go to SC/ST. Under the scheme, credit up to Rs. 6,500 is offered to eligible borrowers at an interest rate of 4% per annum. In addition, eligible borrowers belonging to SCs/STs can get housing loan up to Rs. 5,000 in each individual case under the scheme. Further, under DRI scheme, physically handicapped persons are eligible to avail loan for acquiring aids, appliances and equipments up to their actual cost but not exceeding Rs. 5000. This assistance is independent of production loan of Rs. 6500 under DRI Scheme.

Scheme of Urban Micro Enterprises (SUME)

The Scheme of Urban Micro Enterprises (SUME) has been in operation since June, 1990.

The scheme covers unemployed urban poor living below the poverty line (family income less than Rs. 11,850.00 p.a.) in areas, not covered by IRDP, implemented by selected branches of public sector banks. Subsidy at the rate of 25 per cent of the project cost is given to each beneficiary subject to following ceiling: SC/ST and Women beneficiaries (Subsidy)—Rs. 5000, (Project cost)—Rs. 20,000; and others (Subsidy)—Rs. 4000. (Project cost)—Rs. 16,000.

The Urban Local Bodies (UDLBs) act as 'Nodal' agency under the scheme and disburse the subsidy through the bank branch which sanctions/disburses the loan. Repayments are

to be made in 3 to 5 years with suitable monthly/quarterly instalments depending upon surplus cash generation.

The applications are sponsored by a Task Force consisting of representatives of the Urban Local Bodies (ULBs), viz., Nagar Panchayats and Municipalities, Government officials and banks. The ULBs identify beneficiaries after conducting a survey of the families living below the poverty line. To be eligible for assistance, the applicant should be a permanent resident of the area and should have lived there for 3 years at least and his name should appear in the Ration Card given to him/her or to the family of which he/she is a member. In the absence of Ration Card, residency certificate issued by the Deputy Commissioner/District Magistrate or any other appropriate authority designated by the State Government acceptable. The applicant should not be a borrower under any scheme of the Government of India/State Government/UT/State owned Corporation for assistance to the poor sections of the society and also not a defaulter to any bank or credit institution. The applicant should have the necessary skill (in case of activities requiring skill) and aptitude for undertaking the activity.

The loans will carry interest as per RBI directives on interest rates. The security for the loan will be the asset created out of the assistance granted under the scheme and no collateral security/third party guarantee is necessary.

Thirty per cent funds meant for SUME have to be utilised for women beneficiaries. SCs/STs to be given weightage in proportion to their population share in the total urban poor of the Urban Local Body concerned.

PRIME MINISTER'S RAZGAR YOJANA FOR EDUCATED UNEMPLOYED YOUTH (PMRY)

The Prime Minister's Rozgar Yojana (PMRY) for educated un-employed youth was launched on October 2, 1993. The objective of the scheme is to provide sustained employment to about 10 lakh educated unemployed urban youth in micro enterprises during the VIII Five-Year Plan. These enterprises cover manufacturing, service and business ventures. The scheme was implemented in urban areas during 1993-94 and from 1st April, 1994, throughout the country.

The salient features of the scheme are :—

- (i) Youth between 18 years and 35 years, whose annual family income does not exceed Rs. 24,000 and upto 24,000 p.a. of parents of beneficiary, are eligible for assistance under the scheme.
- (ii) The beneficiaries under the scheme would be given a subsidy of 15% subject to a ceiling of Rs. 7,500 each for starting the micro enterprises.
- (iii) They would be required to bring in 5% of the project cost as margin money.
- (iv) Each entrepreneur will be eligible for a bank loan for projects up to a ceiling of Rs. 1 lakh and this loan would not require a collateral guarantee.
- (v) The entrepreneurs selected under the scheme would be provided training before the loan is granted.
- (vi) Not more than 30% of the micro-enterprises would be from the business sector.
- (vii) Besides matric passed or failed students and ITI passed youth, persons who have undergone Government sponsored technical courses for a minimum duration of 6 months are eligible for assistance under the scheme.
- (viii) Reputed NGOs would also be associated in the implementation of the scheme especially in the selection, training of entrepreneurs and preparation of the project under the scheme.
- (ix) A reservation of 22.5% for SC/ST and 27% for other backward castes (OBCs) has been provided.
- (x) The beneficiary should have been a permanent resident of the urban area for 3 years.

POSTING AND TRANSFERS

An employee in subordinate cadre is usually not transferred from the station where he has been appointed. In the

case of clerical cadre, postings/transfers can be made within linguistic area. However, officers have an all India transfer liability and on selection, a candidate can be posted in any part of the country.

TRAINING

The training arrangements for the banks personnel are provided by the banks themselves through their own training colleges/training centres and by three industry level institutions, e.g. Bankers' Training College, College of Agriculture Banking, and National Institute of Bank Management.

Training is the corner-stone for success in any profession. In the Banking industry, training sharpens the trainee's numerical and analytical skills, enhances potential and contributes to the growth of banking business. Banks also do provide pre-recruitment training to the candidates belonging to Scheduled Castes/Scheduled Tribes and minority communities to enable them to compete with the candidates in general category. In the advertisements issued by the Banking Service Recruitment Boards calling applications for various posts, candidates belonging to these communities have to indicate their willingness for participation in pre-recruitment training and based on these options, banks arrange for such training for these candidates. The banks employees are also provided on-the-job training in addition to the classroom training at the training colleges. Besides training at the time of joining the bank, employees are deputed for refresher courses from time to time to keep them updated with the changed economic scenario and emerging need of the banking clientele.

JOB OPPORTUNITIES

Banking is a fast growing industry. It provides a wide variety of job opportunities both for generalist and specialist cadres. Banking industry is one of the largest public/private sector employer in the country with a network of over 60,000 branches and over 10 lakh employees. The industry has a lot of potential for providing job opportunities in the context of fast changing economic scenario in the country.

The following table indicates the growth in human power in the public sector banks and financial institutions during 1992—94 :

(No. in lakhs)

| Category of employees | Number of employees as at the end of | |
|-----------------------|--------------------------------------|------|
| | 1992 | 1994 |
| Officers | 2.46 | 2.51 |
| Clerical | 4.70 | 4.73 |
| Sub-Staff | 2.15 | 2.18 |
| Total | 9.31 | 9.42 |

In the case of clerical cadre, recruitment is made by the 16 Banking Service Recruitment Boards in different States to meet the requirements of banks operating in their area of jurisdiction (denied in Annexure-II). Thus, candidates desirous of working in a particular state/area can apply through that BSRB and on selection, they will get posting in that area. For officers cadre, different BSRBs conduct examinations for specified bank(s). Thus, a candidate who is interested to work in a particular bank can apply through the respective BSRBs. This opportunity of choice in area/institution is usually not available in other industries. Norms with regard to qualifications, experience, etc. for recruitment of specialist officers is given at Annexure—IV.

ANNEXURE-I

ADDRESSES OF PUBLIC SECTOR BANKS

1. Allahabad Bank,
2, Netaji Subhash Road,
CALCUTTA.
2. Andhra Bank,
Central Office,
Saifabad, 5-9-11,
HYDERABAD.
3. Bank of Baroda,
Express Towers,
Nariman Point,
MUMBAI.
4. Bank of India,
Express Towers,
Nariman Point.
MUMBAI.
5. Bank of Maharashtra,
1501, Lok Mangal,
Shivaji Nagar,
PUNE-411005.
6. Canara Bank,
H.O., 112-J.C. Road,
BANGALORE-560002.
7. Central Bank of India,
Central Office,
Chandramukhi,
Nariman Point,
MUMBAI.
8. Indian Overseas Bank,
Head Office,
762, Anna Salai,
CHENNAI.

9. Oriental Bank of Commerce,
Head Office, E-Block,
Connaught Circus,
NEW DELHI-110001.
10. Punjab National Bank,
Head Office, 7, Bhikaiji
Cama Place,
NEW DELHI-110066.
11. Punjab & Sind Bank,
Head Office, Bank House,
8th Floor, 21,
Rajindra Place,
NEW DELHI-110008.
12. Syndicate Bank,
Head Office, Manipal,
KARNATAKA.
13. United Bank of India,
16, Old Court House Street,
CALCUTTA.
14. Union Bank of India,
239, Backbay Reclamation,
Nariman Point,
MUMBAI.
15. Corporation Bank,
Head Office,
H.T. Road,
MANGALORE-1.
16. Dena Bank,
Head Office,
Maker Tower, E-Block,
MUMBAI.
17. Indian Bank,
Head Office,
Rajai Salai,
CHENNAI.

18. NCO Bank,
Head Office,
10, Biplabi Trailokya,
Maharaj Sarani,
CALCUTTA.
19. Vijaya Bank,
Head Office,
14, K.G. Marg,
BANGALORE.
20. State Bank of India,
Central Office,
MUMBAI.

ADDRESSES OF SUBSIDIARIES OF SBI

1. State Bank of Bikaner & Jaipur,
Head Office,
Jaipur (Rajasthan).
2. State Bank of Hyderabad,
Head Office,
Hyderabad (A. P.).
3. State Bank of Indore,
Head Office,
Indore (M. P.).
4. State Bank of Mysore,
Head Office,
Mysore (Karnataka).
5. State Bank of Patiala,
Head Office, The Mall,
Patiala (Punjab).
6. State Bank of Saurashtra,
Head Office,
Bhavnagar (Gujarat).
7. State Bank of Travancore,
Head Office,
Thiruvanthapuram (Kerala).

JURISDICTION OF BANKING SERVICE RECRUITMENT BOARDS

| Recruitment Board | Group of Banks for recruitment of Officers | Geographical area for regional recruitment of clerical cadre personnel | Co-ordinating Bank |
|-------------------|---|--|-----------------------|
| 1 | 2 | 3 | 4 |
| 1. Bangalore | Canara Bank, Vijaya Bank, Corporation Bank | Karnataka | Canara Bank |
| 2. Baroda | Bank of Baroda, Dena Bank | Gujarat State, UTs of Daman & Diu, Dadra & Nagar Haveli. | Bank of Baroda |
| 3. Bhopal | Central Bank of India | Madhya Pradesh | Central Bank of India |
| 4. Bhubaneswar | — | Orissa | State Bank of India |
| 5. Mumbai | Bank of India, Union Bank of India, Bank of Maharashtra | States of Maharashtra & Goa | Bank of India |
| 6. Calcutta | UCO Bank | West Bengal, Sikkim & U.T. of Andaman & Nicobar Islands. | UCO Bank |
| 7. Chandigarh | — | Punjab, Himachal Pradesh, J & K & U.T. of Chandigarh. | State Bank of India |
| 8. Delhi | Punjab National Bank, Punjab & Sind Bank, Oriental Bank of Commerce | U.T. of Delhi & Haryana | Punjab National Bank |

ANNEXURE II—contd.

| 1 | 2 | 3 | 4 |
|-----------------|-----------------------------------|---|--------------------------------|
| 9. Guwahati | United Bank of India | Assam, Manipur, Meghalaya, Nagaland, Tripura, Arunachal Pradesh & Mizoram | United Bank of India |
| 10. Hyderabad | Syndicate Bank, Andhra Bank | Andhra Bank | Andhra Bank |
| 11. Jaipur | — | Rajasthan | State Bank of Bikaner & Jaipur |
| 12. Lucknow | Allahabad Bank | Uttar Pradesh | Allahabad Bank |
| 13. Chennai | Indian Bank, Indian Overseas Bank | Tamil Nadu & U.T. of Pondicherry (Excluding Mahe) | Indian Bank |
| 14. Patna | — | Bihar | State Bank of India |
| 15. Trivandrum | — | Kerala & U.T. of Lakshadweep & Minicoy Islands and Mahe | State Bank of Travancore |
| 16. CRB, Bombay | State Bank of India | Not Applicable | State Bank of India |

ANNEXURE-III

ADDRESSES OF BANKING SERVICE RECRUITMENT
BOARDS

1. Banking Service Recrtt. Board, Bangalore,
19/5, 19/6, Kareem Tower,
P. B. No. 147,
Cunningham Road,
BANGALORE—500052.
2. Banking Service Recrtt. Board, Baroda,
5, Surya Palace,
1, Sayajiganj,
BARODA—390005.
3. Banking Service Recrtt. Board, Bhopal,
E-2/24, Arera Colony,
BHOPAL—462016.
4. Banking Service Recrtt. Board, Bhubneswar,
A/171, Saheed Nagar,
BHUBNESWAR—751007.
5. Banking Service Recrtt. Board, Mumbai,
Regent Chambers,
11th Floor, Nariman Point,
MUMBAI—400021.
6. Banking Service Recrtt. Board, Calcutta,
22-B, Rash Behari Avenue,
CALCUTTA—700019.
8. Banking Service Recrtt. Board, Chandigarh,
S.C.O. 8 & 9,
Sector—26,
CHANDIGARH—160019.
9. Banking Service Recrtt. Board, Guwahati,
Hem Barua Road,
Pan Bazar,
GUWAHATI—781001.

10. Banking Service Rectt. Board, Hyderabad,
UTI Building,
Basheerbagh,
HYDERABAD --500029.
11. Banking Service Rectt. Board, Jaipur,
Jeevan Prakash,
LIC Building, 2nd Floor,
Bhawani Singh Road,
JAIPUR--302005.
12. Banking Service Rectt. Board, Lucknow,
Thadani Mansion,
Mayfair Building,
34/49, Hazratganj,
LUCKNOW--226001.
13. Banking Service Rectt. Board, Chennai,
Raja Annamalai Memorial Trust Bldg. 603,
Anna Salai, P. B. No. 488,
CHENNAI--600006.
14. Banking Service Rectt. Board, Thiruvananthapuram:
Opp, Pariksha Bhawan,
No. 17/1447, Poojapura,
Lakshmi Chambers,
THIRUVANANTHAPURAM-695012.
15. C.R.B. (SBI) GR Mumbai, Madhuri 2nd Floor,
H/2, Shivsagar Estate,
Dr. Annu Besant Road,
Worli, MUMBAI-400018.

**NORMS WITH REGARD TO QUALIFICATIONS, EXPERIENCE, ETC.
FOR RECRUITMENT OF SPECIALIST OFFICERS**

| S. No. | Name of the post | Minimum qualification | Experience | Maximum age | Scale of pay | Mode of selection |
|--------|--|---|--|-------------|--------------|----------------------------|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1. | Chartered Accountants | Graduate of any recognised University with a pass in the final examination of the institute of Chartered Accountants in India or in any examination equivalent thereto. | Desirable, but not essential. | 35 years | Scale-I | Written test and interview |
| 2. | Financial Analyst | Same as above or M.B.A. | Same as above. | Do. | Do. | Do. |
| 3. | Cost Accountants | A graduate of any recognised University with a pass in the final examination of the institute of Cost Accountants of India or in any exam. equivalent thereto. | Do. | 30 years | Scale-I | Do. |
| 4. | Economic Analyst/ Economic Officers | Post graduate degree in Economics/Econometric/ Rural Economics. | Experience in data collection, economic analysis or research desirable, but not essential. | Do. | Do. | Do. |

ANNEXURE-IV—contd.

| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
|--|---|---|----------|---------|-----------------------------|--|
| 5. Law Officers | Degree in Law. | Must be enrolled as an advocate and should have at least 2 years experience in the bar or in the legal department of the Central or State Government or of a public sector organisation or should have two yrs. experience as a member of a State judicial service. | Do. | Do. | Do. | Written test and Interview |
| 6. Personnel/Industrial Relations Officers | Graduate with a pass graduate degree or diploma in Personnel Management Industrial Relations/Labour Laws/Labour Welfare/Social Work. | A minimum of 2 years experience in Personnel administration or industrial relations in private or public sector or in a department of the Central/State Government desirable, but not essential. | 30 years | Scale-I | Written test and interview. | |
| 7. Technical Officers | A basic degree in the concerned branch of engineering. | 2 years experience desirable, but not essential. | Do. | Do. | Do. | Interview. Written test, if necessary. |
| 8. Hindi Officers | Post graduate degree in Hindi with English as a subject in degree level or post graduate degree in Sanskrit with English and Hindi as subjects in degree level. | Two years Experience of translation in a full time period post in an organisation. | Do. | Do. | Do. | Do. |

| | | | | | |
|---------------------------|--|---|----------|---------|--|
| 9. Chief Security Officer | A retired service officer of the rank of Colonel and above or its equivalent or a Police Officer of the rank of DIG or an Officer of equivalent rank in one of the paramilitary forces. | In build in qualification mentioned in Column 2. | 55 years | Scale-V | Interview |
| 10. Security Officer | An Officer with 5 years Commissioned service in the Army/Navy/Air Force or a Police Officer not below the rank of Asst. S.P./Dy. S.P. with 5 yrs. of service or Officers of indentional rank in para-Military forces with 5 years service. | In build in qualification mentioned in Column 2. | 35 years | Scale-I | Interview, Written test, if necessary. |
| 11. Agricultural Officers | Degree in Agriculture/Horticulture/Animal Husbandary/Veterinary Science/Dairy Science/Agr. Engineering/Fishery Science/Fisculture Agri. Marketing and Co-operation. | Field experience of agriculture extension work and agricultural credit, desirable, but not essential. | 30 years | Scale-I | Written test and interview. |

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