



(A Scheduled Bank owned by Government : Sponsored by Canara Bank)

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Pragathi Krishna Gramin Bank invites applications from Indian citizens, for the post of Officer in Middle Management Grade (Scale II), Officer in Junior Management (Scale I) Cadre and Office Assistant (Multipurpose) who have appeared at the Online CWE-II for RRBs conducted by IBPS during September/ October 2013 and declared qualified.

Opening date for Online Registration	28.12.2013
Last Date for Online Registration	10.01.2014

1. DETAILS OF VACANCIES:

a) Backlog reserved vacancies:

Sr	Post	Number of vacancies			
No		SC	ST	OBC	TOTAL
1	Officer Scale-I	-	06	10	16
2	Office Assistant (Multipurpose)	20	05	-	25

b) Current vacancies:

Sr.						ТОТАІ	Out	of Wh	ich	
No	Post	SC	ST	OBC	General	TOTAL	PWI (Out	of W	hich)	EXS
							VI	HI	OC	
1	Officer Scale-II (General Banking Officer)	2	-	3	5	10	-	-	-	
2.	Officer Scale-I	22	11	41	75	149	1	2	1	-
3.	Office Assistant (Multipurpose)	43	19	73	134	269	3	3	2	27

NOTE: The number of vacancies as also the number of reserved vacancies are provisional and may vary according to the actual requirement of the Bank.

Abbreviations stand for:

SC	Scheduled Caste	GEN	General Category	HI	Hearing Impaired
ST	Scheduled Tribe	PWD	Persons with Disability	ос	Orthopedically Challenged
OBC	Other Backward classes	VI	Visually Impaired	EXS	Ex-Serviceman

2. SCALE OF PAY

Officer Scale-II		Rs.19400-700/1-20100-800/10-28100
Officer Scale-I		Rs.14500-600/7-18700-700/2-20100-800/7-25700
Office	Assistant	Rs.7200-400/3-8400-500/3-9900-600/4-12300-700/7-17200-
(Multipurpose)		1300/1-18500- 800/1-19300

3. EMOLUMENTS:

Officer Scale-II	Rs.39314 per month
Officer Scale-I	Rs.29384 per month
Office Assistant (Multipurpose)	Rs.16252 per month

4. PROBATION PERIOD: Selected candidates will be on probation as under:

Officer Scale-I and II	Two years which may be extended for a period not
	exceeding one year
Office Assistant (Multipurpose)	One year which may be extended for a period not
	exceeding six months

Note: It is clarified that Persons with Disabilities will have to work in Branches/Offices which have posts identified by the Bank as suitable for them.

Candidates belonging to Reserved Category, including Persons with Disabilities, for which no reservation has been announced, are free to apply for vacancies announced for Unreserved category provided they fulfill the eligibility criteria laid down for Unreserved category.

The number of vacancies in UR category and also the number of reserved vacancies are provisional and may vary according to actual requirements of the Bank.

5. BOND AMOUNT:

Candidates selected for appointment to the cadre of Officers and Office Assistants (Multipurpose) have to execute a bond agreeing to pay to the Bank a sum of Rs.50,000/- and Rs.30,000/- respectively plus training cost, if any, in the event of their leaving Bank's job during the period of their probation. This will be in addition to the provisions of Pragathi Krishna Gramin Bank (Officers and Employees) Service Regulations 2013.

6. ELIGIBILITY CRITERIA:

a) Nationality/ Citizenship:

A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) 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, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India. Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

b) Age (As on 01-07-2013)

For Officer Scale II: Above 21 years – Below 32 years i.e., candidates should not have been born earlier than 03.07.1981 and later than 30.06.1992 (both dates inclusive)

For Officer Scale I: Above 18 years – Below 28 years i.e., candidates should not have been born earlier than 03.07.1985 and later than 30.06.1995 (both dates inclusive)

For Office Assistant (Multipurpose): Between 18 years and 28 years i.e., candidates should not have been born earlier than 02.07.1985 and later than 01.07.1995 (both dates inclusive)

The maximum age limit specified is applicable to General Category candidates. Relaxation in upper age limit for eligible category is as under:

Sr. No. 1 Scheduled Caste/Scheduled Tribe 2 Other Backward Classes 3 Persons With Disability 4 a. Ex-Servicemen/ Disabled Ex-Servicemen 4 b. In the case of Ex- servicemen belonging to SC/ST) subject to a maximum age limit of 50 years 4 b. In the case of Ex- servicemen commissioned officers, including ECOs/SSCOs, who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within the next one year from the last date for receipt of application) other 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, subject to ceiling as per Government guidelines 5 Widows, Divorced women and women legally separated from their husbands who have not remarried 6 Persons ordinarily domiciled in the 5 years	Canuic	iates. Keiaxation in upper age ilmit for eil	
1 Scheduled Caste/Scheduled Tribe 2 Other Backward Classes 3 Persons With Disability 4 a. Ex-Servicemen/ Disabled Ex-Servicemen Ex-Servicemen/ Disabled Ex-Servicemen Ex-Servicemen/ Disabled Ex-Servicemen Ex-Servicemen/ Disabled Ex-Servicemen Correct of service rendered in the defence forces + 3 years (8 years for Disabled Ex-Servicemen belonging to SC/ST) subject to a maximum age limit of 50 years 4 b. In the case of Ex- servicemen commissioned officers, including ECOs/SCOs, who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within the next one year from the last date for receipt of application) other 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, subject to ceiling as per Government guidelines 5 Widows, Divorced women and women legally separated from their husbands who have not remarried 5 Widows, Divorced women and women legally separated from their husbands who have not remarried 5 Widows, Divorced women and women legally separated from their husbands who have not remarried		Category	Age relaxation
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	6	Persons ordinarily domiciled in the	5 years

Sr.	Category	Age relaxation
No.		
	Kashmir Division of the State of Jammu	
	& Kashmir during the period 1-1-80 to	
	31-12-89	
7	Persons affected by 1984 riots	5 years

NOTE:

- i. The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned at Sr. Nos. 3 to 7 in the above Table.
- ii. The maximum age limit specified is applicable to General Category candidates.
- iii. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview, if called by the Bank.

Caste / Category Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC/ST /OBC/PWD category candidates.

In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.

Candidates belonging to OBC category but coming under creamy layer are not entitled to OBC reservation. They should indicate their category as General in the online application form.

- iv. Ex-Servicemen candidates who have already secured employment under the Central Government in Group 'C' & 'D' will be permitted the benefit of age relaxation as prescribed for Ex-Servicemen for securing another employment in a higher grade or cadre in Group 'C'/ 'D' under the Central Government. However, such candidates will not be eligible for the benefit of reservation for Ex-Servicemen in Central Government jobs.
- v. An ex- Servicemen who has once joined a Government job on civil side after availing of the benefits given to him/her as an Ex-Servicemen for his/her re-employment, his/her Ex-Servicemen status for the purpose for further employment on the civil side ceases.
- vi. The persons serving in the Armed Forces of the Union, who on retirement from service, would come under the category of 'ex-servicemen' may apply for reemployment one year before the completion of the specified term of engagement (from the last date of application) and avail themselves of all concessions available to ex-servicemen but shall not be permitted to leave the uniform until they complete the specified term of engagement in the Armed Forces of the Union.

c) Definition of Persons With Disabilities

Under Section 33 of the Persons with Disabilities (Equal Opportunities, Protection of Rights and Full Participation) Act 1995 only such persons would be eligible for reservation who suffer from not less than 40% of relevant disability and are certified by a Medical Board constituted by the Central/State Govt.

Accordingly, candidates with the following disabilities are eligible to apply. Candi dates claiming such benefits should produce certificate in original in support of their claim at the time of Interview. Persons With Disabilities will have to work in Branches/Offices as identified by the respective RRB.

Visually Impaired (VI)

Blindness refers to condition where a person suffers from any of the following conditions namely (i) Total absence of sight (ii) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses. (iii) Limitation of the field of vision subtending in angle of 20 degrees or worse.

Low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning of execution of a task with appropriate assistive device.

Deaf & Hearing Impaired (HI)

The deaf are those persons in whom the sense of hearing is non-functional for ordinary purposes of life i.e. total loss of hearing in both ears. They do not hear; understand sounds at all even with amplified speech. Hearing impairment means loss of sixty decibels or more in the better ear in the conversational range of frequencies.

Orthopedically Challenged (OC)

Only those Orthopaedically Challenged candidates who have locomotor disability or cerebral palsy with locomotor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply:

BL - Both legs affected but not arms

OA - One arm affected (R or L) -

- (a) Impaired reach;
- (b) weakness of grip;
- (c) ataxia

OL - One leg affected (R and or L)

MW - Muscular weakness and limited physical endurance

d) Definition of Ex-Servicemen (EXSM)

(Applicable for the post of Office Assistant (Multipurpose)

i. Ex-Servicemen (EXSM): Only those candidates shall be treated as Ex-servicemen who fulfill the revised definition as laid down in Government of India, Ministry of Home Affairs, Department of Personnel & Administrative Reforms Notification No.36034/5/85 Estt. (SCT) dated 27.01.1986 as amended from time to time.

- ii. Disabled Ex-Servicemen(DISXS): Ex-servicemen who while serving in Armed Forces of the union were disabled in operation against the enemy or in disturbed areas shall be treated as Disabled Ex-Servicemen (DISXS).
- iii. Dependents of Servicemen Killed In Action (DXS): Servicemen killed in the following operations would be deemed to have been killed in action attributable to military service (a) war (b) war like operations or Border either with Pakistan on cease fire line or any other skirmishes country (c) fighting against armed hostiles in a counter insurgency environment viz., Nagaland, Mizoram, etc. (d) serving with peace keeping mission abroad (e) laying or clearance of mines including enemy mines as also mine sweeping operation between one month before and three months after conclusion of an operation (f) frost bite during actual operations or during the period specified by the Government (g) dealing with agitating para-military forces personnel (h) IPKF Personnel killed during the operations in Sri Lanka.

The relaxation in upper age limit and in educational qualifications is not available to Dependents of Servicemen killed in action.

Note: The Territorial Army Personnel will be treated as ex-servicemen w.e.f. 15.11.1986.

Important: - Govt. Guidelines regarding Definitions, relaxation etc. are subject to change from time to time.

e) Educational Qualifications & Experience (as on 01-07-2013)

Post	Educational Qualification	Experience
Officer Scale-II	Degree from a recognised University in any	
	discipline or its equivalent with a minimum of	Two years as an officer
	50% marks in aggregate. Preference will be	in any Bank or
	given to the candidates having degree/	Financial Institution.
	diploma in Banking, Finance, Marketing,	
	Agriculture, Horticulture, Forestry, Animal	
	Husbandry, Veterinary Science, Agricultural	
	Engineering, Pisciculture, Agricultural	
	Marketing and Co-operation, Information	
	Technology, Management, Law, Economics and	
	Accountancy.	
Officer Scale-I	1. Bachelor Degree in any discipline from a	
	recognized University or its equivalent	
	2. Proficiency in local language.	
	(* please see the note below)	
	3. Computer knowledge or awareness will be an	
	added qualification.	
Office Assistant	1. Bachelor Degree in any discipline from a	
(Multipurpose)	recognized University or its equivalent	
	2. Essential: Proficiency in local language.	
	(* please see the note below)	
	3. Desirable: Knowledge of computer skills.	

Note:

- a) All educational qualifications should be from a recognised university/ Board
- b) The result of the qualifying examination, i.e. Graduation or equivalent to graduation, as the case may be, should have been announced by the University on or before **01.07.2013**.
- c) Candidates should have obtained the specified Total Weighted Standard Score as well as score in each test in the RRBs- Common Written Examination conducted in September/October 2013.
- d) Language Proficiency*: For Officer Scale-I and Office Assistant (Multipurpose) Candidates are required to possess proficiency in the Official Language of Karnataka state where Pragathi Krishna Gramin Bank is located and must have passed "local language" i.e., Kannada as one of the subjects in Xth Standard. (The condition does not apply for the posts of Officers Scale-II)

7. PRE-REQUISITE QUALIFICATIONS

Candidates who have been declared qualified in the RRBs-Online CWE conducted by IBPS in September/ October 2013 should have obtained the following scores as given below.

For Office Assistant (Multipurpose)

Name of the Test	Qualifying S	Standard Score
	SC/ ST/ SC-PWD/ ST-	OBC/ GEN/ OBC-PWD/
	PWD/ SC-EXS/ ST-	GEN-PWD/ OBC-EXS/
	EXS	GEN-EXS
Reasoning	17 & above	19 & above
Numerical Ability	17 & above	19 & above
General Awareness	17 & above	19 & above
English Language or Hindi Language	17 & above	19 & above
Computer Knowledge	17 & above	19 & above
Cutoffs on Total Weighted Standard Score	88 & above	95 & above

For Officer Scale-I and Officer Scale-II (GBO)

Name of the Test	Qualifying Standard Score		
	SC/ ST/ SC-	OBC/ GEN/ OBC-	
	PWD/ ST-	PWD/ GEN-PWD	
	PWD		
Reasoning	17 & above	19 & above	
Quantitative Aptitude / Quantitative Aptitude & Data	17 & above	19 & above	
Interpretation			
General Awareness / Financial Awareness	17 & above	19 & above	
English Language or Hindi Language	17 & above	19 & above	
Computer Knowledge	17 & above	19 & above	

Cutoffs on Total Weighted Standard Score for	95 & above	98 & above
Officer Scale-I		
Cutoffs on Total Weighted Standard Score for	101 & above	107 & above
Officer Scale-II (GBO)		

8. THE COMPETENT AUTHORITY FOR ISSUE OF CERTIFICATE TO SC/ST/OBC/PWD CANDIDATES IS AS UNDER:

(a) For SC/ST/OBC:

District Magistrate/Additional Dist Magistrate/Collector/Deputy Commissioner/Additional Dy. Commissioner/Dy.Collector/First Class Stipendiary Magistrate/Sub-Division Magistrate/ Taluka Magistrate/Executive Magistrate/Extra Assistant Commissioner/ Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate/ Revenue Officer not below the rank of Tahsildar/Sub-Divisional Officer of the area where the candidate and/or his/her family normally resides.

(b) For Persons with Disabilities:

Authorized Certifying Authority will be Medical Board at the District level. The Medical Board consists of Chief Medical Officer, Sub-Divisional Medical Officer in the District and a member who is a specialist in Orthopedics, ENT or Ophthalmology, as the case may be,

9. SELECTION PROCEDURE:

<u>For Office Assistant (Multipurpose):-</u> Selection will be made on the basis of performance in RRBs- CWE-II conducted by IBPS in September/ October 2013 and Personal Interview. Merit list of the candidates for final selection based on Total Weighted Standard Scores (TWSS) obtained by them in CWE of IBPS and Personal Interview will be prepared in descending order under each SC/ST/OBC/UR category.

<u>For Officer Scale-I and Scale-II</u> - Selection will be made on the basis of performance in RRBs- CWE-II conducted by IBPS in September/ October 2013 and Personal Interview. Merit list of the candidates for final selection based on Total Weighted Standard Scores (TWSS) obtained by them in CWE of IBPS and Personal Interview will be prepared in descending order under each SC/ST/OBC/UR category.

10. PERSONAL INTERVIEW:

Depending on the number of vacancies, Bank will call from among who have applied to bank, the number, equivalent to three times the number of vacancies short-listed based on their **Total Weighted Standard Scores** (**TWSS**). Remaining applicants, if any will not receive an interview call from the Bank.

The total marks for Interview will be 30. The minimum qualifying cut off marks for appearing to the interview is given under the head Pre-requisite qualifications. If the number of candidates applied for interview exceeds the ratio of 1:3, the list of candidates eligible for interview will be prepared in descending order of merit under each SC/ST/OBC/UR category upto the ratio of 1:3 and only such short listed candidates will be called for interview.

11. INTERVIEW CENTRE:

The Interview will be held at the **Bellary** centre and the complete address of the venue will be advised in the call letters. The address of the venues will also be displayed in the Bank's website one week before the dates for commencement of Interviews.

Note: Bank reserves the right to cancel the centre and/or add some other centers, depending upon the response, administrative feasibility, etc. Bank also reserves the right to allot the candidate to any of the centers other than the one he/she has opted for.

12. GENERAL INSTRUCTIONS

(a) Before applying for any of the mentioned post, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which scrutiny of such eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of 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 on this behalf.

Mere admission to the Online CWE and/ or passing the test and being invited by the Bank for the Interview shall not imply that the Bank has been satisfied beyond doubt about the candidate's eligibility. Candidates who do not satisfy the eligibility criteria and who do not produce the photocopies as well as the originals of all the documents required to be submitted and as advised in this notification as well as in the Interview call letter, for any reason, whatsoever, shall not be permitted to participate in the Interview, even though they may have obtained the desired level of score in the Online CWE and have been called for interview.

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.

- (b) Candidates belonging to OBCs but coming in the "CREAMY LAYER" are not entitled to the benefits of OBC reservation. They should indicate their category as "UR" or "UR Persons with Disabilities' as applicable. OBC Certificates in the format as prescribed by the Govt. of India and issued by the Competent Authority inter alia, specifically stating that the candidate does not belong to the Socially Advanced Sections excluded from the benefits of reservations for OBCs in Civil Posts and Services under Govt. of India i.e. carrying 'CREAMY LAYER' clause based on income issued recently (i.e., issued on or after **01.04.2013** should be submitted at the time of Interview.
- (c) Persons with Disabilities claiming the benefit of reservations/age relaxation should possess Medical Certificate as specified in the Disabilities Act of 1995 in support of their disability.

- (d) Candidates serving in Government/Public Sector Undertakings (including banks) should send their application through proper channel and produce a "No Objection Certificate" from their employer at the time of Interview, in the absence of which their candidature may not be considered.
- (e) The candidates will have to appear for interview at their own expense. However, unemployed eligible SC/ST outstation candidates attending the Interview will be reimbursed to and fro second class ordinary train/bus fare by the shortest route on production of evidence of travel. The Bank will not be responsible for any injury/ losses, etc of any nature during their travel time.

(f) Only candidate willing to serve anywhere in the operational area of the bank should apply.

- (g) Any request for change of address will not be entertained.
- (h) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at **Bellary.**
- (i) In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- (j) The Bank may at its discretion hold a second stage/ conduct Supplementary process wherever necessary in respect of a centre/venue/specific post of a candidate(s).
- (k) Appointment of selected candidates is subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service & Conduct Rules of the Bank.
- (1) All Candidates must submit the photo copies of the prescribed certificates in support of their educational qualification, experience, date of birth, caste, etc. The candidates belonging to SC/ST/OBC/Persons with Disabilities Category are required to submit an attested copy of their caste certificate/certificate of handicap issued by the competent authority, in addition to other certificates as specified above. Candidates will also have to produce original caste certificate/relevant certificates at the time of Interview, failing which his/her candidature will be cancelled.
- (m) A recent, recognizable passport size photograph should be firmly pasted on the computer generated application form and should be signed across by the candidate. Three copies of the same photograph should be retained for use at the time of 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 the interview may lead to disqualification.

Action against candidates found guilty of misconduct:

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information while filling up the application form.

At the time of interview, if a candidate is (or has been) found guilty of

- i. using unfair means during the selection process or
- ii. impersonating or procuring impersonation by any person or

- iii. misbehaving in the interview venue or taking away any documents from the venue or
- iv. resorting to any irregular or improper means in connection with his/her candidature by selection or
- v. obtaining support for his/her candidature by any means.

Such a candidate, in addition to rendering himself/herself liable to criminal prosecution, shall be liable to be debarred, either permanently or for a specified period, from any recruitment conducted by Bank.

13. HOW TO APPLY

- (i) Candidates are required to apply online through Bank's website www.pragathikrishnabank.com between 28.12.2013 and 10.01.2014. No other means/ mode of application will be accepted.
- (ii) Candidates should ensure that their personal email ID (as specified in the online application form while applying for RRBs- CWE-II (CWE conducted in September/ October 2013) is kept active during the currency of a recruitment project. Bank may send call letters for Interview etc. to the registered e-mail ID.
- (iii) Candidates can Apply Online by visiting the Recruitment Link on the Bank's website www.pragathikrishnabank.com. All the fields in the online Application format should be filled up carefully.
- (iv) 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.
- (v) The Application printout along with required copies of documents should be kept ready for submission if shortlisted for Interview.

The applicant should sign and affix his/her photograph on such printout of application and keep the same ready for submission **if selected for Interview** along with copies of required documents mentioned below:

- 1. Printout of the online application submitted with a pass port size photo graph of the candidate affixed there on.
- 2. Printout of IBPS Scores for the stipulated examination.
- 3.10th standard examination Mark sheet in support of local language proficiency [refer Point No. 6 (e), Note (d)]
- 4. Attested copy of School leaving certificate or any other document as proof of age acceptable to the Bank.
- 5. Attested copies of Mark sheets / certificates in support of Educational Qualification;
- 6. Attested copy of certificate of Computer Course, as applicable;
- 7. Caste / PWD any other related certificate as applicable.
- 8. Photo identity proof.
- 9. Any other relevant document

If selected for interview, candidates serving in Government / Public Sector Undertakings (including Banks & Financial Institutions) will be required to submit their applications accompanied by a "No Objection Certificate" from their employer, in the absence of which their candidature will not be considered.

It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as in the application form. Candidates are, therefore, urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard.

14. CALL LETTERS FOR THE INTERVIEW

Date: Bellary

Place: 25.12.2013

All eligible candidates will be issued call letters at the correspondence address given by the candidates in their application form, which will be sent by post/courier.

Candidate has to affix his/her photograph on the call letter. Candidate has to bring this call letter and requisite enclosures while attending the Interview without which they will not be allowed to take up the Interview.

M G Bhat Chairman

Pragathi Krishna Gramin Bank