

ANDHRA BANK PGDBF PROGRAMME 2013-14

Introduction:

Andhra Bank, a Nationalised Bank with pan India presence has entered into an MOU with Manipal Global Education Services (MaGE) Bangalore, to provide training in Banking and Finance to prospective candidates aspiring to join Andhra Bank as Probationary Officers so that they are fully equipped to discharge their duties effectively from day one of joining the services of the bank.

Eligibility:

Candidates who have been shortlisted after Common Interviews held in January 2013 in the recruitment process conducted by IBPS through Common Written Examination held on 17.06.2012 for PO/MT- II, and who have not been allotted to any of the Participating organisations.

Educational qualifications:

Degree in any discipline from a recognized University or any equivalent qualification recognized by Central Government.

Details of vacancies:

General	OBC	SC	ST	Total
75	40	22	13	150

Age (as on 31.07.2013):

Minimum 21 years and Maximum 29 years.

Relaxation in Upper age limit:

S.No	Category	No. of years of relaxation
i)	Scheduled Caste/Scheduled tribe candidates	5 years
ii)	Other Backward Classes candidates	3 years
iii)	Persons with Disabilities(VI/HI/OC)	10 years
iv)	Persons who have ordinarily been domiciled in Kashmir Division of J& K State during 01.01.1980 and 31.12.1989	5 years
v)	Persons(Children/family members of those affected by 1984 riots)	5 years
vi)	In the case of Ex-service commissioned Officers,including ECO's /SSCO's, who have rendered atleast 5 years military service and have been released 5 years on completion of assignment (including those whose assignment is due to be completed within six months from the last date for receipt 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. The relaxation in upper age-limit is not available to serving Commissioned Officers.	5 years

Note:

- a. In case of a candidate who is eligible for relaxation under more than one of the above categories the age relaxation will be available on a cumulative basis with any one of the remaining categories for which age relaxation is permitted as mentioned above.

- b. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview conducted by the Bank.
- c. All persons eligible for age relaxation under 3(iv) above must produce the domicile certificate at the time of interview from the District Magistrate in Kashmir Division with whose jurisdiction he/she had ordinarily resided or any other authority designated in this regard by Govt. of J&K to the effect that the candidate had ordinarily been domiciled in the Kashmir Division of the State of J& K during 1st Jan. 1980 to 31st December 1989.
- d. All persons eligible for age relaxation under Sr. No.3 (vi) must produce a certificate issued by the District Magistrate to the effect that they are eligible for relief in terms of rehabilitation package for 1984 riots affected persons Sanctioned by government and communicated by Ministry of Finance, Department of Financial Services communication no.F.No.9/21/206-IR dated 27.07.2007 .
- e. An ex-serviceman who has once joined a government job on the civil side after availing of the benefits given to him as an ex-serviceman for his re-employment, his ex-serviceman status for the purpose of re-employment in Government ceases.

Application Fees (Non Refundable): General / OBC candidates :Rs.100.00
 SC / ST / PWD/ EXS candidates: Rs.25.00

ELIGIBILITY CRITERIA: 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. A candidate in whose case a certificate of eligibility is necessary may be admitted to the Group Discussion/ Interview conducted by the Bank but on final selection the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate to him/her.

Admission to the Programme:

Candidates shall be selected by Andhra Bank through a selection process consisting of Group Discussion and/or Interview, from among those applicants who have applied in response to our Advertisement and fulfill all the above referred eligible criteria.

HOW TO APPLY

Candidates are requested to apply on-line through Bank’s website www.andhrabank.in. No other means/ mode of application will be accepted.

Payment of Application Fees	<u>21.08.2013- 31.08.2013</u>
Opening date of online registration	<u>21.08.2013</u>
Last date of online registration(Including candidates from far-flung areas	<u>31.08.2013</u>

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 General Category provided they fulfill the eligibility criteria laid down for General category.

The number of vacancies and also the number of reserved vacancies is provisional and may vary according to actual requirements of the Bank.

Bank reserves the right to fill up the vacancies to the extent of requirement.

- (i) Candidates are required to apply online through website www.andhrabank.in. No other means/ mode of application will be accepted. Application link on our website will be opened from 21.08.2013 to 31.08.2013 both days inclusive.
- (ii) Candidates should ensure that their personal email ID(as specified in the online application form while applying for CWE conducted on 17.06.2012) is kept active during the currency of a recruitment project. Bank may send call letters for Group discussion Interview etc. to the registered e-mail ID.
- (iii) Applicants are first required to visit the website 'www.andhrabank.in and click on the link "Recruitment"
- (iv) Thereafter open the Recruitment notification entitled " ANDHRA BANK PGDBF PROGRAMME 2013-14".
- (v) In case a candidate chooses to pay fees through branches of the Bank,
 - The candidate should take a printout of the fee payment challan
 - Fill in the Fee Payment Challan in a clear and legible handwriting in BLOCK LETTERS.
 - Visit the nearest Andhra Bank Branch with the Fee payment Challan and pay, in Cash, the appropriate Application Fee in CBS Account No 117911100001237 with Pattabhi Bhavan Branch in the name & style of "**Andhra Bank PGDBF Programme-2013-14**".
- (vi) In case a candidate chooses to pay fees through NEFT:
 - Visit to the nearest branch of any Bank and pay, in Cash, the appropriate Application Fee in Account No 117911100001237 with Andhra Bank,Pattabhi Bhavan Branch in the name & style of"**Andhra Bank PGDBF Programme-2013-14**".
 - Fill in the NEFT Receipt in a clear and legible handwriting in BLOCK LETTERS.
- (vii) Obtain the Applicant's Counterfoil Copy of the Application Fee Payment Challan/ NEFT Receipt duly authenticated by the Bank with **(a) Branch Name & BIC No, (b) Transaction id/Scroll number (in case of payment through CBS), NEFT UTR No (in case of payment through NEFT) (c) Date of Deposit & amount** filled by the Branch Official.
- (viii) Candidates are now ready to Apply Online by re-visiting the Recruitment Link on the Bank's website. Log in with the Registration Number or Roll Number and password Pertaining to CWE PO/MT-II for applying online.

Format. All the fields in the online Application format should be filled carefully.

- (ix) Carefully fill in the details such as fee payment details from the CBS Challan/ NEFT receipt in the Online Application Form, at the appropriate places and submit the same

online.

- (x) Take a printout of the system generated online application form to be submitted at the time of interview, copies of which may also be retained for your reference.
- (xi) **Registration Number and Password generated should also be retained for future reference.**
- (xii) **Original fee payment receipt i.e CBS challan/ NEFT Receipt will have to be submitted with the Call Letter at the time of Interview. Without original CBS challan/ NEFT receipt the candidate will not be allowed to participate in the Group discussion/Interview.** Candidates are also advised to keep a photocopy of the fee payment challan for future use.
- (xiii) **The name of the candidate or his/her father/husband etc. should be spelt correctly in the application as it appears in the certificates/marksheets. Any change / alteration found may disqualify the candidature.**
- (xiv) The Application printout along with the fee payment receipt and required copies of documents should be kept ready for submission at the time of interview.
- (xv) 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.

The applicant should sign and affix his/her photograph on such printout of application and keep the same ready for submission **if shortlisted for Group Discussion/ Interview** along with copies of required documents mentioned in the call letter for Group discussion/Interview:

Course Details- One Year Course

The selected candidates will go through a nine month Campus programme at Manipal University, Bangalore Campus, to be followed by a three months internship at any of the Andhra Bank Branches. The course and the curriculum is specially tailored to meet Bank's needs and requirements from the Probationary Officers. The curriculum includes, apart from General Management subjects, courses related to Banking areas and also various types of skills, including soft skills, proper grooming, etc. Various Bank specific processes including training on the Bank's technology platform are incorporated within the curriculum itself.

The compulsory 3-months internship will be at any of the Bank Branches which will enable an on-the-job training of the candidates and also a real-time work experience.

Final placement at Andhra Bank:

All candidates after successful completion of the course will be awarded the "POST-GRADUATE DIPLOMA IN BANKING AND FINANCE" from Manipal University at a convocation ceremony where they shall also be handed over the final appointment letters from the Bank. Accordingly, they will be finally absorbed in the Bank as Probationary officers in JMGS-I and can be posted anywhere in India as per Bank's discretion

Emoluments on final placement:-

After successful completion of the Post Graduate Diploma in Banking and Finance in the Manipal University and subsequent placement in Andhra Bank, candidates will draw a salary as applicable to Junior Management Grade/ Scale I which is presently in the scale of Rs. 14500-600x7/18700-700x2/20100-800x7/25700. They will also be eligible for DA, HRA & CCA, as per rules in force from time to time. At present, the initial yearly emoluments (salary component only) of Junior Management Grade/ Scale I Officer, including DA, HRA, and CCA are approximately Rs.5.08 lakhs

in a Metropolitan Centre on cost to company basis.

Fee structure:

The fees for this Course will be Rs.3.30 lakhs (all inclusive of boarding, Lodging and course fees, other fees, etc.) plus service taxes/cess, as applicable to be paid by the student as scheduled below:

1	Within 20 days of the commencement of the PGD(B&F) batch	Rupees One lakh ten thousand only (Rs.1,10,000/-) plus applicable taxes/cess
2	Within 20 days of the commencement of 2 nd Trimester for a particular batch of PGD(B&F) course	Rupees One lakh ten thousand only (Rs.1,10,000/-) plus applicable taxes/cess
3	Within 20 days of the commencement of 3 rd Trimester for a particular batch of PGD(B&F) course	Rupees One lakh ten thousand only (Rs.1,10,000/-) plus applicable taxes/cess

However, candidates can finance the course fees by availing an Education Loan which will be granted by Andhra Bank at a concessional rate of interest of 8% p.a. Thus the Candidates can obtain a high quality specialized course in Banking and finance without any monetary burden on them and fully financed by the Bank.

The educational loan facility is being made available to the participants taking into consideration that they are future employees of the Bank. As such, the concessional rates will be withdrawn if the student does not join the Bank or does not stay with the Bank for certain number of years as stipulated, and the Bank will levy the card rates as applicable, right from the inception itself.

Stipend, incentives and reimbursements:

a. **Stipend:**

Rs.. 2,500/- p.m. during the nine months Campus period, and
Rs.. 10,000/- p.m. during three months the internship period.

ServiceBond:

All selected candidates, at the time of their joining the course itself, will have to execute a service Bond for serving a minimum of 3 years in the Bank i.e. the date of their joining Bank's service or else, shall pay back to the Bank the full amount of stipend received by him / her during the programme, a notional amount of Rs. 2 lakhs towards the cost of on-the-job training and also liquidate the entire Educational loan outstanding at that point of time at the prevailing card rate from the date of availment. From the 4th year onwards, any officer leaving the Bank's service will only have to clear his/her outstanding educational loan dues at the applicable card rate.

Campus:

The programme offered at the Manipal University, Bangalore Campus is fully residential and the participants would be necessarily required to stay in the campus. Apart from professional studies, the campus life would be an essential part of the training of the participants.

Medical Help:

A doctor and clinic would be available at appointed hours in the campus for providing medical assistance to the candidates, if required.

Leave:

There is no provision for leave/vacation during the duration of the one year training programme.

CURRICULUM

The PGDBF would be a one-year programme comprising of four trimesters of 13 weeks each. First three trimesters would be conducted at Manipal University – Bangalore Campus. The fourth trimester would be devoted to internship to be pursued by the participant at a designated branch of Andhra Bank.

COURSE STRUCTURE OF POST GRADUATE DIPLOMA IN BANKING & FINANCE	
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	First Trimester
Sr. No	Course
1	Managerial Communication I
2	Behavioral Program I
3	IT in Banking & Finacle - 1 (Deposits & Remittances)
4	Managerial Economics
5	Business Mathematics & Statistics
6	Accounting & Financial Management
7	Introduction to Banking, Deposits & Remittances
8	General Management

	Second Trimester
Sr. No	Course
1	Managerial Communication II
2	Behavioral Program II
3	Finacle - 2 (Lending ,Recovery, Allied Services, & Retail Banking)
4	Banking Laws
5	Basics of Lending
6	Banking Allied Services
7	Retail Banking
8	Financial Analytics

	Third Trimester
Sr. No	Course
1	Sales and Relationship Management
2	Credit & Risk Management

3	Finacle - 3 (CBS Software - CRM,TF,FP TM,FX,DB)
4	Trade Finance & Cash Management Services
5	Recovery Management
6	Financial Planning & Wealth Management
7	Treasury Management & Foreign Exchange
8	Development Banking

	Fourth Trimester
Sr. No	Course
1	Project at Bank (Internship)

[The Course curriculum, course contents and course structure may however undergo change as per decision and requirements from time to time and as approved by Andhra Bank, Manipal Global Education Services and Manipal University](#)

PROGRAMME DELIVERY

Programme conduct details

Classes will be held five days a week from Monday to Friday with Saturday devoted to e-learning and Sunday being a weekly holiday. Apart from the regular classes, the participants would be required to take part in additional curricular and extra-curricular activities. Formal class room sessions will be of 75 minutes duration. There will be 6 sessions on each day. Programmed delivery will be in the form of class room lectures, tutorial discussions, seminars, laboratory work, assignments, case studies, library research projects and other exercises. Considerable emphasis will be placed on self learning by the participants. Co-curricular activities will form an essential part of the learning process.

Attendance requirements

It is mandatory for all participants to take part in all curricular and co-curricular activities. They would be required to attend 100% classes. Leave of absence would be given only on extreme compassionate grounds with the specific permission of the Competent Authority/Officer In-charge.

Award of Postgraduate Diploma:

A Postgraduate diploma in Banking and Finance will be conferred on a participant on his / her successful completion of the programme. However, for award of the postgraduate diploma, a participant has to fulfill the following requirements:

1. He/she should have taken and passed in each course of study as prescribed in the curriculum to earn the minimum number of credits specified for that particular course.
2. He/She would become eligible for the award of a diploma on acquiring minimum required credits at the end of the programme.

He/she should have satisfactorily fulfilled other academic requirements (as specified in the

course of Study/ curriculum) like practical training, work visits, seminar, project etc.

RULES AND REGULATIONS

1. Guidelines for discipline

Andhra Bank is a leading Public Sector Bank. Manipal Group is the national leader in the field of education. Therefore, it is imperative that all members are expected to adhere to the Code of Conduct that is expected from the Participants. It is incumbent upon all to maintain consistent standards of personal conduct. The participants would be expected to maintain proper decorum both in the Academic Block and in the Hostel. They would also be required to behave in a responsible manner when they are outside the campus. Suitable instructions on various issues would be passed on to the participants from time to time by posting these on the notice boards. All participants are advised to read these notices regularly. It would be assumed that all participants have read these notices once these notices have been put up on the notice board and have been there for 6 hours. Some of the important points for compliance on issues of general nature are enumerated in the succeeding paragraphs.

2. List of Prohibited Articles/Acts:

- a. Consumption of Alcoholic beverages, cigarettes, tobacco in any form and chewing gum is strictly prohibited in the Campus and also in the Hostel. Participants are also not permitted to come to the hostel after consuming alcohol from outside.
- b. Fireworks are not permitted in the campus or the hostel.
- c. Holi colors are not permitted inside any building. Holi will be celebrated only in open spaces nominated by the authorities.
- d. Possession, consumption and offering of narcotic drugs in any form are totally prohibited. Any violation will invite severe disciplinary action.
- e. Stealing or unauthorized possession of items belonging to any other person would be viewed seriously.
- f. Possession, accessing it over the internet or displaying of any pornographic material in any form will invite severe disciplinary action.
- g. Mobile telephones are not permitted inside the academic blocks.
- h. No private conveyance like motorcycle/scooter/car, etc is permitted in the Campus.

3. Interaction amongst Programme Participants:

The programme will be attended by both ladies and gentlemen. All gentlemen are expected to show due courtesy to the ladies. Any violation of decorum would be viewed seriously.

4. Punctuality:

Programme participants are expected to be punctual for classes and all other organized activities by the Manipal University.

5. Dress Code:

The participants should abide by the following dress code: -

Gentlemen.

- a. Formal office trousers and shirts with a tie. Most acceptable colors for trousers would be black, brown, blue and grey. Preferable pastel colors for shirts.
- b. Suits for formal occasions.
- c. Formal footwear
- d. Well groomed.

Ladies.

- e. Silk or cotton (starched) sari
- f. Formal western wears (formal trousers/skirts with a top or a jacket) or Salwar kameez.
- g. Formal footwear.
- h. Well groomed.

HOSTEL RULES

The participants should abide by the Code of conduct and Rules and Regulations for Hostel stipulated by the Authorities of the Institution.

Conclusion:

These instructions are by no means comprehensive. All Candidates admitted to the course are provided with a Participant Handbook and a copy of the discipline rules & regulations, which they have to abide by at all times during the programmed. Any issue, not expressly provided herein, would be at the absolute discretion of the Andhra Bank / Manipal University authorities who also reserve the right to modify these instructions.