

# SOUTH MALABAR GRAMIN BANK, HEAD OFFICE, SMGB TOWERS, AK ROAD, MALAPPURAM – 676 505

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### Contact Details of the Bank

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SOUTH MALABAR GRAMIN BANK (SMGB) invites online applications from Indian citizens, for the posts of Officer in Junior Management (Scale I) (Assistant Manager) Cadre and Office Assistant (Multipurpose) who have appeared for the Common Written Examination for RRBs conducted by IBPS in September 2012 and declared qualified.

Payment of Application Fees	17-12-2012 to 07-01-2013
<b>Opening date for Online Registration</b>	17-12-2012
<b>Closing Date for Online Registration</b>	07-01-2013

#### 1. DETAILS OF VACANCIES:

								Out of	Whic	h
Post								PWD		
Code	Post	SC	ST	OBC	General	TOTAL	(Out	of Wh	ich)	EXS
							VI	HI	OC	
01	Officer Ju	nior 11	07*	20	37	75	01	02	02	Nil
	Management (Sca	le-I)								
	(Assistant Manager	·s)								
02	Office Assis	stant 10	01	27	62	100	01	01	01	14
	(Multipurpose)									

<sup>\*</sup> Vacancy under ST Category for Officer Junior Management (Scale I) includes 2 backlog vacancies

### **Abbreviations:**

SC	Scheduled Caste	GEN	General Category	HI	Hearing Impaired
ST	Scheduled Tribe	PWD	Persons With Disability	ОС	Orthopedically Challenged
ОВС	Other Backward Classes	VI	Visually Impaired	EXS	Ex-Serviceman

**Note:** (1) Persons with Disabilities will have to work in Branches/Offices which have posts identified by the Bank as suitable for them.

(2) 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.

#### 2. SCALE OF PAY:

Officer Junior Management (Scale I) (Assistant Managers)	14500-600(7)-18700-700(2)-20100-800(7)- 25700
Office Assistant (Multipurpose)	7200-400(3)-8400-500(3)-9900-600(4)-12300- 700(7)-17200-1300(1)-18500-800(1)-19300

### 3. EMOLUMENTS:

Officer Junior Management (Scale I) (Assistant Managers)	At present, the total starting emoluments are approximately Rs.26,500/- per month inclusive of DA and HRA at the current rate
Office Assistant (Multipurpose)	At present, the total starting emoluments are approximately Rs.13,200/- per month inclusive of DA and HRA at the current rate

**Note :** Other Allowances and Perquisites will be admissible as per the Rules of the Bank

## **4. PROBATION PERIOD**: Selected candidates will be on probation as follows:

Officer Junior Managemo (Assistant Managers)	nt (Scale	I)	Two Years
Office Assistant (Multipurp	One Year		

#### 5. ELIGIBILITY CRITERIA:

## **5.1. 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.

# 5.2. AGE (As on 01-06-2012)

Officer Junior Management (Scale I) (Assistant Managers)	Above 18 years but Below 28 years
Office Assistant (Multipurpose)	Between 18 years and 28 years

The maximum age limit specified is applicable to General Category candidates.

Relaxation in Upper Age Limit:

Ittia	xation in opper age Limit.	
Sr. No.	Category	Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes	3 years
3 a.	Persons With Disability – General Category	10 years
3 b.	Persons With Disability – SC/ST Category	15 years
3 c.	Persons With Disability - OBC Category	13 years

4 a.	Ex-Servicemen/ Disabled Ex-Servicemen	(for the post of Office Assistants) actual period 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/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	(for the post of Officers)  5 years
5	Widows, Divorced women and women legally separated from their husbands who have not remarried	(only for the post of Office Assistants) 9 years (subject to a maximum age limit of 37 years for General, 40 years for OBC and 42 years for SC/ST candidates)
6	Persons ordinarily domiciled in the Kashmir Division of the State of Jammu & Kashmir during the period 1-1-80 to 31-12-89	5 years
7	Persons affected by 1984 riots	5 years

#### NOTE:

- (i) The relaxation in upper age limit is cumulative as per Govt. of India guidelines.
- (ii) 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.
- (iii) Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview.
- (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 as an Ex-Servicemen for his reemployment, his Ex-Servicemen status for the purpose of the reemployment in Government ceases.

5.3. EDUCATIONAL QUALIFICATIONS & EXPERIENCE (as on 01-06-2012)

<u>Post</u>	<b>Educational Qualification</b>	<b>Experience</b>
Office Assistant	Degree in any discipline from a	
(Multipurpose)	recognized University or its equivalent	
Officer	Essential: Proficiency in local language	
Junior Management (Scale-I)	* please see the note below	

## Note:

- I. 1. All educational qualifications should be from a recognized university/ Board
  - 2. 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 **01.06.2012**.
  - 3. 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 2012.
- II. For Officer Junior Management (Scale-I) and Office Assistant (Multipurpose)
  Language Proficiency \* Candidates are required to possess proficiency in Malayalam, and must have passed Malayalam as one of the subjects at Matriculation/Xth Standard

# **5.4. PRE- REQUISITE QUALIFICATIONS- Qualifying Standard Score in RRBs- Common Written Examination conducted by IBPS**

Candidates who have been declared qualified in the RRBs-Common Written Examination conducted by IBPS in September 2012 should have obtained the following scores as given below.

For Office Assistant (Multipurpose)

Name of the Test	Qualifying Standard Score		
	SC/ ST/ SC-PWD/	OBC/ GEN/ OBC-	
	ST-PWD/ SC-EXS/	PWD/ GEN-PWD/	
	ST-EXS	OBC-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	
<b>Cutoffs on Total Weighted Standard Score</b>	89 & above	95 & above	

For Officer Junior Management (Scale-I) (Assistant Manager)

For Officer Junior Management (Scale-1) [Assistant Manager]							
Name of the Test	Qualifying Standard Score						
	SC/ ST/ SC-PWD/	OBC/ GEN/ OBC-					
	ST-PWD	PWD/ GEN-PWD					
Reasoning	17 & above	19 & above					
Quantitative Aptitude	17 & above	19 & above					
General Awareness	ness 17 & above 19						
English Language or Hindi Language	17 & above	19 & above					
Computer Knowledge	17 & above	19 & above					
Cutoffs on Total Weighted Standard Score 97 & above 103 & abo							

# 6. APPLICATION FEE (Including Postage/ Intimation Charges) (Non-Refundable): Officer Junior Management (Scale I) (Assistant Manager)

- Rs. 20/- for SC/ST/PWD candidates.
- Rs.100/- for all others

## **Office Assistant (Multipurpose)**

- Rs. 20/- for SC/ST/PWD/EXS candidates.
- Rs.100/- for all others

The fee for SC/ST/Ex-Servicemen/PWD is towards postage/ intimation charges only and for others the fee includes postal charges of Rs.20/-.

# 6.1. Payment of Fee:

Requisite Application Fee can be paid on any day between 17-12-2012 and 07-01-2013 (both dates inclusive).

Requisite Application Fee may be paid through CBS (Core Banking Solution) at any of the branches of either Canara Bank or South Malabar Gramin Bank, by means of a Payment Challan available in the Bank's website <a href="https://www.smgbank.com">www.smgbank.com</a>.

**6.1.1.** There are two Challans available in the website <a href="www.smgbank.com">www.smgbank.com</a> for each category, details of which are as follows:

## For Officer Junior Management (Scale I) (Assistant Manager)

- 1. South Malabar Gramin Bank 1:: for use in the branches of SMGB
- 2. Canara Bank 1:: for use in the branches of Canara Bank

## For Office Assistant (Multipurpose)

- 1. South Malabar Gramin Bank 2:: for use in the branches of SMGB
- 2. Canara Bank 2:: for use in the branches of Canara Bank
- **6.1.2.** Candidates should download one of the Challan Formats (as applicable to them for the post applied for) from the Bank's website <a href="https://www.smgbank.com">www.smgbank.com</a>.
- **6.1.3.** After filling up the required information in the form, they should make payment of the fee applicable to them in any branch of either South Malabar Gramin Bank (SMGB) or Canara Bank.

The CBS fee payment challan contains two parts. The first part will be retained by the Branch. The second part, ie. the candidate's copy of the fee payment challan, must be retained with the candidate after the necessary details such as Transaction ID, Branch Code etc. are filled in by the bank official. Candidate should ensure that on deposit of fee, the concerned branch issues him a receipt which includes the following items:

- i) Name of Branch
- ii) Branch Code No.
- iii) Transaction ID Number
- iv) Deposit Date

**'Candidate's Copy**' of the Challan with receipt of fees duly acknowledged thereon, shall be kept by the candidates with them <u>for producing the same at the time of Interview</u> along with the latest passport size photograph pasted on the

Challan and signed across by the candidate. Candidates claiming fee concession should also enclose photocopy of the relevant category certificate, along with the fee paid Challan.

- **6.1.4.** Even if the date of Online Registration is extended, the date for payment of fee will remain unchanged i.e. **17-12-2012 to 07-01-2013**.
- **6.1.5.** Payment of Application fee and or Postal Charges by Demand Draft/Cheque/Money Orders/Postal Order etc. will **not** be accepted.
- **6.1.6.** Application once made will not be allowed to be withdrawn and fee once paid will NOT be refunded under any circumstances nor can it be held in reserve for any other future selection process.

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

## **7.1. For SC/ST/OBC:**

District Magistrate/Additional Dist Magistrate/Collector/Deputy Commissioner/ Additional Commissioner/Dy. Collector/First Class Stipendiary Dy. 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.

#### 7.2. For Persons with Disabilities:

Authorised 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 Orthopaedics, ENT or Ophthalmology, as the case may be,

## 8. SELECTION PROCEDURE:

- **8.1. For Officer Junior Management (Scale-I) (Assistant Manager)**:- Selection will be made on the basis of performance in RRBs- Common Written Examination (CWE) conducted by IBPS in September 2012 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.
- **8.2.** For Office Assistant (Multipurpose):- Selection will be made on the basis of performance in RRBs- Common Written Examination (CWE) conducted by IBPS in September 2012 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.
- 9. 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 mere submission of application does not entitle a candidate to be called for interview. Application fee once remitted will not be refunded.

#### The total marks for Interview will be 30.

#### **10. INTERVIEW CENTRE:**

The Interview will be held at **Malappuram** and the 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 centre/s, depending upon the response, administrative feasibility, etc. Bank also reserves the right to allot the candidate to any of the centres other than the one he/she has opted for.

#### 11. GENERAL INSTRUCTIONS

11.1. 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 Written Test 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 Written examination 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.

11.2. 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 **01.04.2012**) should be submitted at the time of Interview.

- 11.3. 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.
- 11.4. 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.
- 11.5. The candidates will have to appear for interview at their own expense. However, unemployed eligible SC/ST/PWD 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.
- 11.6. Only those candidates willing to serve anywhere in **Kerala State need apply**.
- 11.7. Any request for change of address will not be entertained.
- 11.8. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Ernakulam
- 11.9. In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- 11.10. No candidate is permitted to use calculator, telephones of any kind, pagers or any such other instruments during the selection process.
- 11.11. 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).
- 11.12. 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.
- 11.13. 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.
- 11.14. 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.

## 12. 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 <a href="https://www.smgbank.com">www.smgbank.com</a> from 17-12-2012 to 07-01-2013. 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- Common Written Examination CWE conducted in September 2012) 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) Applicants are first required to go to the Bank's website <a href="www.smgbank.com">www.smgbank.com</a> and click on the link "Recruitment/ Careers".
- (iv) Thereafter, open the Recruitment Notification.
  - The candidate should take a printout of the fee payment challan. There is separate challan for Officer Junior Management (Scale I) (Assistant Manager) and Office Assistant (Multipurpose). Ensure that the correct challan form is used for remitting the fee.
  - Fill in the Fee Payment Challan in a clear and legible handwriting in BLOCK LETTERS.
  - Candidates can pay application fees in any of the branches of the **South Malabar Gramin Bank or Canara Bank** only from **17-12-2012 to 07-01-2013**.
  - Go to the nearest **South Malabar Gramin Bank or Canara Bank** Branch with the Fee payment Challan and pay, in Cash, the appropriate Application Fee in CBS Account No **40112111000052** in **South Malabar Gramin Bank** or **0755201005251 in Canara Bank**. The details of fee to be paid is indicated as follows:

## Officer (Junior Management (Scale I) (Assistant Manager)

- Rs. 20/- for SC/ST/PWD candidates.
- Rs.100/- for all others

# **Office Assistant (Multipurpose)**

- Rs. 20/- for SC/ST/PWD/EXS candidates.
- Rs.100/- for all others
- (v) Obtain the Applicant's Counterfoil Copy of the Application Fee Payment Challan duly authenticated by the Bank with (a) Branch Name & code No, (b) Transaction id/Scroll number (c) Date of Deposit & amount filled by the Branch Official.
- (vi) Candidates are now ready to Apply Online by re-visiting the Recruitment Link on the Bank's website www.smgbank.com . All the fields in the online Application format should be filled up carefully.
- **(vii)** Carefully fill in the details such as fee payment details from the CBS Challan in the Online Application Form, scores obtained in stipulated CWE etc. at the appropriate places.
- (viii) After successful submission of the application, candidates shall take a print out of the application and keep the same intact for future purposes
- (ix) Original fee payment receipt i.e CBS challan will have to be submitted with the Call Letter at the time of Interview. Without original CBS challan, the candidate will not be allowed to appear in the Interview. Candidates are also advised to keep a photocopy of the fee payment challan with them.
- (x) 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. Any change / alteration found may disqualify the candidature.
- (xi) CANDIDATES SHOULD NOT SUBMIT A PRINTOUT OF THE APPLICATION / FEE PAYMENT RECEIPT (CBS challan) TO THE BANK AT THIS STAGE. ( to be submitted at the time of Interview only).
- (xii) 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.
- (xiii) The Application printout along with the fee payment receipt and required copies of documents should be kept ready for submission, if short listed 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. Original fee payment receipt (CBS challan) with photograph affixed on it
  - 2. Printout of the online application submitted with photograph affixed on it.
  - 3. Printout of IBPS Scores for the stipulated examination.
  - 4. 10th standard examination Mark sheet in support of local language.
  - 5. Attested copy of School leaving certificate or any other document as proof of age acceptable to the Bank.
  - 6. Attested copies of Mark sheets / certificates in support of Educational Oualification:
  - 7. Attested copy of certificate of Computer Course, as applicable;
  - 8. Caste / PWD / any other related certificate as applicable.
  - 9. Photo identity proof with copy.
  - 10. Any other relevant document

The originals of the above documents should be produced for verification at the time of interview, if selected for the same.

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

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 along with original fee payment receipt and requisite enclosures while attending the Interview without which they will not be allowed to take up the Interview.

# 15.RESIGNATION DURING PROBATION PERIOD - Officer Junior Management (Scale I) (Assistant Manager) & Office Assistant (Multipurpose)

The bank will be incurring substantial expenses for induction and training the candidates on their appointment in the bank. If the appointees leave the bank during probation period, the bank will not be deriving any benefits out of these expenses. Hence it is decided to stipulate such approximate expenses as term deposits during the probation period. The cadre wise details of the term deposits to be made by those candidates appointed in the bank are as follows.

Cadre	Amount (Rs)	Period of deposits
Officer Junior Management	Rs. 50,000/-	Two Years
(Scale I) (Assistant Manager)	(Rupees fifty thousand only)	
Office Assistant (Multipurpose)	Rs. 30,000/-	One Year
, , ,	(Rupees Thirty Thousand only)	

The above detailed amount shall be kept as Term Deposit with the bank and shall be duly assigned in Bank's favour at the time of joining. The principal amount along with accrued interest will be released to the candidates on successful completion of their probation period and after confirmation in the services of the Bank. Candidates shall forfeit the deposit amount with accrued interest if they leave the service during probation period.

Date: 17.12.2012 Chairman

Place: Malappuram (South Malabar Gramin Bank)