

 <p><b>बैंक ऑफ महाराष्ट्र</b> <b>Bank of Maharashtra</b> भारत सरकार का उद्यम <b>एक परिवार एक बैंक</b></p>	<p><b>मानव संसाधन विकास विभाग</b> <b>HUMAN RESOURCES MGT DEPTT.</b> प्रधान कार्यालय: लोकमंगल, 1501, शिवाजीनगर, पुणे-5 Head Office: LOKMANGAL, 1501, SHIVAJINAGAR, PUNE-5 <b>टेलीफोन/TELE : 020-25514501-12, 25532752</b> <b>ई-मेल E-mail: bomcoper@mahabank.co.in</b></p>	 <p>एक कदम स्वच्छता की ओर 'स्वच्छता अभियान' की सफलता हेतु हम प्रतिबद्ध हैं</p>
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**RECRUITMENT OF OFFICERS IN SCALE IV FOR PROJECT APPRAISAL - 2017-18**

**RECRUITMENT NOTIFICATION**

BANK OF MAHARASHTRA, Leading Listed Public Sector Bank with Head Office in Pune and all India network of branches invites ON-LINE Applications, from candidates for appointment as **Chief Manager (Scale IV) Project Appraisal**

Bank of Maharashtra, with a network of more than 1850 branches in India enjoys the presence in all states and 4 Union Territories. The total business of the Bank is over Rs. 2,30,000 Crores. The Bank is committed to augmenting stakeholder value through concern, care and competence. The Bank believes that its manpower, process and mechanism are the key drivers for delivering customer service. The Bank firmly believes that its Human Resources are the most valuable asset and the HR Mission of the Bank is "Creating Competence and Passion for Business Excellence".

Having completed 82 years of our purposeful existence, we are architecting and laying a strong foundation for creating "A Bank of the Future for the Next Century and for emerging as a Financial Conglomerate and as a One-Stop Shop for Financial Services", to deliver mass and class banking experience to our customers

We are looking for talented individuals with winning attitude to be partners in the growth journey of the Bank through shouldering responsibility, as Scale IV officer for Project Appraisal

**(1) Eligibility criteria and other details (as on 31.12.2017):**

Post	Age** (Years) Min-Max	No of Vacancies					Of which PWD		
		SC	ST	OBC	UR	Total	VH	HH	OH
<b>Chief Manager (Scale IV) (Project Appraisal )</b>	25 – 35	1	0	2	7	10	0	0	0
<b>No of Posts – 10 (TEN only)</b>									
<b>Total</b>		<b>1</b>	<b>0</b>	<b>2</b>	<b>7</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>

\*\*Age Relaxation to reserved categories will be extended as per government guidelines

Note: The above number of vacancies are provisional and may vary according to the actual requirement of the bank, subject to availability of suitable candidates. The candidates belonging to reserved category for which NO reservation has been announced are free to apply for vacancies announced for unreserved categories. However they must fulfill all the eligibility conditions of unreserved category

<b>Qualification</b>	<p>Graduation from recognized university with professional qualification of CA from the recognized institute/board</p> <p style="text-align: center;"><b>OR</b></p> <p>B.Tech/B.E. from recognized university with professional qualification of MBA (Finance)</p> <p>Engineers with post graduate level qualifications CA/MBA/FRM/CFA will be preferred</p>
<b>Essential Experience &amp; Desired Skills</b>	<p><b>Essential Experience:</b></p> <p>Engineers with MBA (finance) with minimum 5 years post qualification experience in project finance in Public sector Banks/Private sector Banks/Financial institutions</p> <p style="text-align: center;"><b>OR</b></p> <p>CAs with minimum 5 years experience in Project finance/Large Credit in Public sector Banks/Private sector Banks/Financial institutions</p> <p>He/She should have a good track record (shall not be facing any criminal charges/investigation) and operational experience in field and administrative offices</p> <p><b>Desired Skills &amp; Post Qualification experience :</b></p> <ul style="list-style-type: none"> <li>➤ Post qualification experience in Infrastructure finance, Techno economic viability studies, Credit Risk, Monitoring, Credit appraisals, Risk Mitigation, Restructuring of Loans.</li> <li>➤ Strong technical &amp; analytical skills.</li> <li>➤ Strong written and verbal communication skills</li> <li>➤ Strong Excel Modeling skills</li> <li>➤ Expert knowledge in analyzing financial statements</li> </ul>
<b>Job Profile</b>	<ul style="list-style-type: none"> <li>➤ To provide risk assessment, risk quantification and risk mitigating strategies related to large project finance/large term loans proposals to top management</li> <li>➤ Pro actively assess the main risks and propose mitigants at the deal initiation stage</li> <li>➤ To appraise financial spreadsheets and projections</li> <li>➤ To have excellent understanding of major industries like Power (renewable energy), Road, Urban Infrastructure, Port, Airport etc. and have good understanding of key factors critical to that industry</li> <li>➤ To convey a clear opinion regarding the feasibility of the proposed transaction, from a risk point of view covering business model, industry risk, structure and financial risk</li> <li>➤ Approval/recommendation of credit limits and transactions</li> </ul>

	<ul style="list-style-type: none"> <li>➤ For existing clients, to conduct ongoing monitoring. Conduct periodic company and plant visits in coordination with the Branch Heads</li> <li>➤ Monitoring of existing project loans/large term loans, involving inputs on industry, financial and business risk, management and transparency, peer analysis and financial analysis and reviews of quarterly project reports</li> <li>➤ Conduct a periodic portfolio and concentration analysis, stress testing and suggest suitable corrective actions.</li> <li>➤ Provide effective and robust MIS reports for the Management to enable the management to effectively assess, measure, monitor and mitigate risk in Credit operations</li> <li>➤ Any other assignments depending on the needs of the organization</li> </ul>
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**2. Probation and Service Bond:**

Scale	Probation Period	Bond	
		Amount in Rs.	Minimum Service Period
SMGS IV	24 Months	2 .00 Lakh	2 years

The selected candidate will be on probation for a period of 24 months\_(Two Years of active service) from the date of his/ her joining the Bank. There is a mandatory provision of executing a Service Bond by selected candidate.

**3. Scale of Pay ( Basic Pay) :**

Scale – Rs. 50030 -1460/4 – 55870 - 1650/2 – 59170 (Subject to revision)

At present, apart from basic pay officers are entitled to receive DA, HRA & CCA in a Metropolitan center. Allowances may vary depending upon the place of posting. In addition, quarter facility (in lieu of HRA, wherever provided) for officers, conveyance, Medical Aid, LTC and retirement benefits are admissible as per rules of the Bank, in force from time to time.

**4. Confirmation :**

The confirmation of newly recruited officers will be subject to satisfactory completion of stipulated probation period.

5. **Selection procedure:** - Selection will be through personal interview. A preliminary screening of application may be carried out by the Bank, to shortlist eligible candidates to be called for interview. While short listing the candidates, we may consider additional qualification, greater experience and level of responsibilities handled. Thus, merely fulfilling minimum qualification and experience criteria would not automatically entitle a candidate for the interview.

## 6. 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 Jan.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 of a candidates belong to categories (ii), (iii), (iv) & (v) above shall be a person in whose favor certificate of eligibility has been issued by the Govt. of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to examination/Group discussions/interview conducted by the Bank, but on final selection, the offer of appointment will be given only after the necessary eligibility certificate issued to him by Government of India is submitted to the Bank.

## 7.PROCEDURE FOR APPLICATION :

### HOW TO APPLY:

#### (A) DETAILED GUIDELINES/PROCEDURES FOR APPLICATION REGISTRATION

#### IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

(i) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guideline for photograph & signature scan and upload.

(ii) Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Appointment Process. Bank may send call letters for the Examination/Interview etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that e-mail account and mobile number.

#### (iii) APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

CATEGORY	AMOUNT (Rs)
SC/ST/PWD	Rs. 100 (Intimation charges only)
FOR ALL OTHERS	Rs. 600 (Application fee + Intimation charges)

Bank Transaction charges for online payment of application fee /intimation fee will have to be borne by the candidate. Application once submitted will not be allowed to be withdrawn and fees once paid will NOT be refunded on any ground nor can it be held in reserve for any other examination or selection

Eligible candidate has to apply online through the Bank's website ([www.bankofmaharashtra.in](http://www.bankofmaharashtra.in)) only. No other means/ mode of application are acceptable.

A. Application Procedure

(i) Candidates are advised to go to the Bank's website [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in) and click on the 'RECRUITMENT' to open the link "Online application for appointment of "officers (Scale IV) for Project Appraisal" and then click on the option "APPLY ONLINE" which will open a new screen.

(ii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and e-mail id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

(iii) Visually Impaired candidates should fill the application form carefully and verify / get the details verified to ensure that the same are correct prior to final submission.

(iv) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible / entertained after clicking the SUBMIT BUTTON.

(v) 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.

(vi) Validate your details and Save your application by clicking the Validate your details' and 'Proceed' button.

(vii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature.

(viii) Candidates can proceed to fill other details of the Application Form.

(ix) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.

(x) Modify details, if required, and click on 'FINAL SUBMIT' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.

**a. The Duly signed print out of application form should be sent to the undersigned at the address given at point No P in "Conditions" by Ordinary Post only.**

**b.** Candidates are requested to apply on-line between 03.02.2018 to 22.02.2018

<b>Particulars</b>	<b>Date</b>
Commencement of date of on-line application	03.02.2018
Last Date of online application	22.02.2018
Last Date for receipt of hard copy of online application with enclosures.	04.03.2018
Date of Interview	Will be informed separately.

**c.** Self attested copies of the following documents are to be submitted along with hard copy of Application Form

- i. A recent recognizable passport size colour photograph should be firmly pasted on the application, signed across by the candidates and be forwarded.
- ii. NOC from the existing employer if employed with any public sector bank.
- iii. Attested copy of School leaving certificate in support of Date of Birth

- iv. Attested copies of certificates and testimonials in proof of Educational Qualification from SSC/SSLC/X STD, PUC/10+2/Intermediate, Graduation and other qualifications.
- v. Appropriate document (s) in support of desirable experience.
- vi. Medical Certificates issued by the competent authority, specifying the extent of disability in case of PWD candidates. **(For details see Annexure -I)**
- vii. Attested copy of community /status certificate in the prescribed format in case of candidates belonging to SC/ST/OBC/PH/EX-Serviceman category issued by competent authority. (For details see **Annexure-II)**
- viii. Any other relevant documents.

**B. PAYMENT OF FEES**  
**Modes of Payment of Fees**

Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only:

Payment of fees/ intimation charges through the ONLINE MODE from 03.02.2018 to 22.02.2018 and no other mode of payment is acceptable.

**8. GUIDELINES FOR SCANNING THE PHOTOGRAPH & SIGNATURE**

Before applying online a candidate will be required to have a scanned (digital) image of his/her photograph and signature as per the specifications given below.

**(1) PHOTOGRAPH IMAGE:**

- Photograph must be a recent passport size colour picture.
- The picture should be taken against a light coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there is no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb 50 kb
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50 KB then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

**(ii) SIGNATURE IMAGE:**

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Hall Ticket and wherever necessary.
- If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Hall Ticket the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb 20kb
- Ensure that the size of the scanned image is not more than 20KB

**(iii) SCANNING THE PHOTOGRAPH & SIGNATURE:**

Set the scanner resolution to a minimum of 200 dpi (dots per inch)

- Set Color to True Color
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).

The image file should be JPG or JPEG format. An example file name is : image01.jpg or image01.jpeg image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

- Candidates using MS Windows/MS Office can easily obtain photo and signature in jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB(photo) & 20KB(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.

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

**(v)** While filling in the Online Application Form the candidate should fill in all his details on Page 1. After verifying that the details he has filled in are correct and clicking on the 'Submit / Next' button a link will be provided on Page 2 of the online application form to upload his photograph and signature.

**(vi) Procedure for Uploading the Photograph and Signature**

(i) There will be two separate links for uploading Photograph and Signature

(ii) Click on the respective link "Upload Photograph | Signature"

(iii) Browse & Select the location where the Scanned Photo / Signature file has been saved.

(iv) Select the file by clicking on it

(v) Click the 'Upload' button

(vii) Your Online Application will not be registered unless you upload your photo and signature as specified.

Note:

(a) In case the face in the photograph or signature is unclear the candidate's application may be rejected.

(b) Candidates are advised to take a printout of their system generated online application forms after registering.

(c) In case the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.

Mere eligibility / admission to Group Discussions / Interview / pass in GD/ interview does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and shall not vest any right in a candidate for selection. The Bank would be free to reject the candidature of any candidate at any stage of appointment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited. If appointed, such a candidate may be summarily removed from the services of the Bank.

**Note:** i) Candidates should mention all the qualifications and experience in the relevant field over and above the minimum one suggested herein above and should attach attested copies of the certificates in support thereof. The Bank reserves the right to call only the requisite number of candidates for the Group discussions/interview after preliminary screening /short listing with reference to candidate's qualifications / suitability and experience etc.

ii) The Bank reserves the right to change the selection procedure / hold supplementary process, if necessary. The changes, if any shall be intimated to the candidates through Bank's website / registered e-mail in advance. Bank reserves the right to cancel the entire process without giving any reason/notice/intimation /refund of application fee and intimation charges.

iii) When called for Interview, candidates have to bring submit original of documents for verifications. Candidates will not be allowed to participate Interview without production of the original documents.

**iv) The candidate called for Interview will be informed through Bank's website/registered e-mail/SMS as per information provided by them in the application.**

## CONDITIONS

- (a) The Candidates should ensure that they fulfill all eligibility criteria. Their candidature at all the stages of recruitment process will be purely **provisional** subject to satisfying prescribed eligibility criteria mentioned in this advertisement. Bank will verify eligibility once the candidate has qualified for the interview.
- (b) If any false/incorrect information furnished by the candidate is detected at any stage of recruitment process, he/she will be disqualified from the selection process.
- (c) If the candidate knowingly or willfully furnishes incorrect or false particulars or suppresses material information, he/she will be disqualified and if appointed, shall be liable for dismissal from the Bank's service without any notice or assigning any reasons whatsoever.
- (d) The decision of the Bank in all matters relating to recruitment shall be final and no individual correspondence will be entertained. Applications received after due date will not be entertained. **The Bank is not responsible for any postal delay or technical reasons.**
- (e) As all communications will be sent by SMS alert / e-mail to registered mobile number / e-mail ID through online applications only, it is advised the candidates, not to change mobile number and e-mail ID till the process is completed. Though Bank takes utmost care to send the communication, if any candidates do not receive the communication, bank will not be responsible for non-receipt of the communication.
- (f) The recruitment in Bank of Maharashtra is done strictly as per merit in a systematic way. **Canvassing in any form will disqualify the candidate.**
- (g) The Bank reserves the right to cancel the Recruitment through this Advertisement fully or partly on any grounds and such decision of the Bank will not be notified or intimated to the candidates.
- (h) Employees working in Government /Semi-Government Undertaking will have to produce "**No Objection Certificate**" at the time of GD/interview.
- (j) The application must be submitted on-line through Bank`s website [www.bankofmaharashtra.in](http://www.bankofmaharashtra.in).
- (k) Date of birth as per Secondary School Certificate (SSC)/School leaving certificate and age **as on 31.12.2017** should be mentioned.
- (l) Appointment of selected candidate 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.
- (m) The selected candidate will be on probation for a period of **Two years** active service from the date of joining. Their confirmation in the Bank`s service will be decided in terms of the provision of the Bank of Maharashtra (Officers) Service Regulations.
- (n) Candidates applying under reserved category should submit the related certificates in the format prescribed by the Government of India. Relaxation in age will be given to the reserved category candidates as per extant guidelines of Government of India.
- (o) Bank reserves the right to change/modify/cancel any of the above terms and conditions or cancel the process without giving any reason to the candidates at its own discretions and online application money will not be refunded.
- (p) Print copy of on line application with attested copies of certificates in support of age, qualifications & experience etc. should be submitted to **The Asstt. General Manager (IR &HRD) Bank of Maharashtra 'Lokmangal' 1501, Shivaji Nagar Pune-411005** so as to reach **on or before 04.03.2018**. Post applied for must be written on the envelope clearly. Applications received after due date (for whatsoever reason) shall not be entertained.

Place: PUNE  
Date: 20-01-2018

SD/-  
Assistant General Manager  
HRM



**For PWD Candidates:**

Authorised Certifying Authority will be the Medical Board at the District level. The Medical Board will consist of Chief Medical Officer, Sub-Divisional Medical Officer

- 01.** An Orthopedically Challenged (OC) person is one having a minimum of 40% physical defect or deformity which causes interference with the normal functioning of the bones, muscles and joints and is so certified by a Medical Board appointed by the State Government.
- 02.** Visually Challenged (Blindness or Low Vision) (VC) refers to a person who suffers from either of the following conditions:
  - (a)** Total absence of sight,
  - (b)** Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses,
  - (c)** Limitation of the field of vision subtending an angle of 20 degree or worse and so certified by a Medical Board appointed by the State Government.
  - (d)** A person with impairment of visual functioning even after treatment of standard refractive correction but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device.
  - (e)** Persons with low vision also are eligible for the vacancies reserved for persons with visual disability. Person with low vision means a person with impairment of vision of less than 6/18 to 6/60 with best correction in the better eye or impairment of field in any one of the following categories:
    - (i)** Reduction of fields less than 50 degrees.
    - (ii)** Heminaopia with macular involvement.
    - (iii)** Altitudinal defect involving lower fields.
- 03.** 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 more than 60 decibels in the better ear in the conversational range of frequencies.

- (a) Reserved Category candidates namely SC/ST/OBC candidates should send attested photocopies of their caste certificate, and PWD candidates should send medical certificate issued by Medical Board at District level.
- (b) Candidates belonging to SC/ST/OBC and PWD category should also send an attested copy of their Caste Certificate &/or Medical Certificate of Handicap issued by the Competent Authority as indicated in Para 11 below. The SC/ST Caste Certificate should be in the format prescribed by the Government of India, Dept. of Personnel & Training, Office Memo No. 36012/6/88-Estt.(SCT), (SRD III), dated 24.04.1990 & No. 36036/8/98-Estt. (Res.) dated 16.03.1999. The Other Backward Class (OBC) Certificate should invariably contain the 'CREAMY / NON-CREAMY LAYER' CLAUSE based on income for the financial year 2004-2005. and should be in the format prescribed vide Government of India, Dept. of Personnel & Training Office Memo. No. 36033/28/94-Estt.(Res.) dated 02.07.1997.
- (c) Candidates will have to produce Original Caste / Certificate, including "Non-Creamy Layer Clause" Certificates at the time of interview, failing which his/her candidature will be cancelled.
- (d) Candidates belonging to OBC category but coming in the "CREAMY LAYER" are not entitled to OBC reservation. They should indicate their category as 'Gen' or 'Gen PWD' as applicable. A candidate who after making an application under the OBC Category and participating in the appointment process is unable to produce the OBC Certificate specifically stating that he/she does not belong to the Socially Advanced Sections, excluded from the benefits of reservations for OBCs in Civil Posts & Services under Government of India, i.e. "Creamy Layer" will have his / her candidature cancelled.
- (e) Relaxation of upper age-limit to Ex-Servicemen is applicable only to the ex-servicemen and commissioned officers including ECOs/SSCOs as have been/are released from Military Service either –
- on completion of assignment 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 after putting in at least five years Military Service.
- (f) PWD candidates claiming the benefit of reservations/age relaxation should submit a copy of Medical Certificate as specified in the Disabilities Act of 2016 in support of their disability issued by a Competent Authority as per Annexure I.
- (g) **COMPETENT AUTHORITY FOR ISSUE OF THE CERTIFICATES FOR SC/ST/OBC Candidates** :

- 1 District Magistrate / Additional Distt. Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / 1st Class Stipendiary Magistrate / Sub-Division Magistrate / Taluka Magistrate / Executive Magistrate / Extra Assistant Commissioner.
- 2 Chief Presidency Magistrate / Additional Chief Presidency Magistrate / Presidency Magistrate.
- 3 Revenue Officer not below the rank of Tahsildar.
- 4 Sub-Divisional Officer of the area where the candidate and/or his family normally resides.