

	Bangiya Gramin Vikash Bank Head Office: Chuanpur, NH-34 P.O.-Chaltia, Berhampore, Dist.-Murshidabad, Pin-742 101, West Bengal	03482-224601,602
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Bangiya Gramin Vikash Bank invites applications from Indian citizens, for the post of Officer in Middle Management Grade (Scale III), Officer in Middle Management Grade (Scale II), Officer in Junior Management (Scale I) Cadre and Office Assistant (Multipurpose) from Indian citizens who have appeared at the Common Written Examination for RRBs conducted by IBPS in September 2012 and declared qualified.

Payment of Application Fees	18-01-2013 to 29-01-2013
Opening date for Online Registration	18-01-2013
Last Date for Online Registration	29-01-2013

DETAILS OF VACANCIES:

Sr. No.	Post	SC	ST	OB C	General	TOTAL	Out of Which			
							PWD (Out of Which)			EXS
							VI	HI	OC	
1	Officer Scale-III	-	-	-	3	3	-	-	-	-
2	Officer Scale-II (General Banking Officer)	3	1	5	8	17	-	-	1	-
3	Officer Scale-II (Information Technology)	-	-	-	2	2	-	-	-	-
4	Officer Scale-II (Law Officer)	-	-	-	1	1	-	-	-	-
5	Officer Scale-I	13	6	23	45	87	-	-	2	-
6	Office Assistant (Multipurpose)	5	2	8	16	31	-	-	1	4

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	OC	Orthopedically Challenged
OBC	Other Backward Classes	VI	Visually Impaired	EXS	Ex-Serviceman

SCALE OF PAY:

Office Assistants (Multipurpose): 7200-400/3-7400-500/3-8900-600/4-12300-700/7-17200-1300/1-18500-800/1-19300.

Officer JMG Scale-I:14500-600/7-18700-700/2-20100-800/7-25700

Officer MMG Scale-II: 19400-700/1-20100-800/10-28100

Officer MMG Scale-III: 25700-800/5-29700-900/2-31500

EMOLUMENTS:

DA, HRA, CCA etc. will be paid as per Bank's rules in force from time to time depending upon the place of posting. Medical, LTC, PF, Gratuity etc. will be admissible as per Bank's rules.

PROBATION PERIOD:

- a) Selected Office Assistants (Multipurpose) shall be on probation for a period of one year, which may be extended by the Appointing Authority for a period not exceeding six months.
- b) Selected Officer shall be on probation for a period of two years, which may be extended by the Appointing Authority for a period not exceeding one year.

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.

I. 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. The candidate should have proficiency in Bengali language.

II Age (As on 01-06-2012)

For Officer Scale- III	Below 40 years
For Officer Scale- II	Above 21 years - Below 32 years
For Officer Scale- I	Above 18 years - Below 28 years
For Office Assistant	Between 18 years and 28 years

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

Sr. No.	Category	Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes	3 years
3	Persons With Disability	10 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
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.**

C. ELIGIBILITY CRITERIA

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

<u>Post</u>	<u>Educational Qualification</u>	<u>Experience</u>
Office Assistant (Multipurpose)	Degree in any discipline from a recognized University or its equivalent Essential: Proficiency in local language * please see the note below	----
Officer Scale-I	i. Degree in any discipline from a recognized University or its equivalent ii. Proficiency in local language * please see the note below	----
Officer Scale-II General Banking Officer	Degree in any discipline from a recognized University or its equivalent with a minimum of 50% marks in aggregate.	Two years as an officer in a Bank or Financial Institution.
Officer Scale-II Specialist Officers	<u>Law Officer-</u> Degree from a recognised University in Law or its equivalent with a minimum of 50% marks in aggregate. <u>Information Technology</u> Degree from a recognised University in Electronics / Communication / Computer Science / Information Technology or its equivalent with a minimum of 50% marks in aggregate.	Two years as an advocate or should have worked as Law Officer in Banks or Financial Institutions for a period not less than two years. <u>Desirable Experience :</u> Certificate in ASP, PHP, C++, Java, VB, VC, OCP etc. <u>Experience :</u> One year
Officer Scale-III	Degree in any discipline from a recognized University or its equivalent with a minimum of 50% marks in aggregate.	Minimum 5 years experience as an Officer in a Bank or Financial Institutions

Note:

- I. 1. All educational qualifications should be from a recognised 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.
4. Candidates applying for Officer Scale-II (Law Officer) and Officer Scale-II (Information Technology) should have obtained the specified Total Weighted Standard Score as well as score in each test in the Common Written Examination conducted for Public Sector Banks for Specialist Officers conducted by IBPS in March 2012. Candidates should be able to produce the Score card in support of the scores mentioned in the online application form, if called for Interview.

II. **For Officer Scale-I and Office Assistant (Multipurpose)** Language Proficiency * - Candidates are required to possess proficiency in the Official Language of the State/UT in which RRB is located and must have passed “ local language” as one of the subjects at Matriculation/Xth Standard

Pre- Requisite Qualifications

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

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

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

Name of the Test	Qualifying Standard Score	
	SC/ ST/ SC-PWD/ ST-PWD	OBC/ GEN/ OBC-PWD/ GEN-PWD
Reasoning	17 & above	19 & above
Quantitative Aptitude / Quantitative Aptitude & Data Interpretation	17 & above	19 & above
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 Officer Scale-I	97 & above	103 & above
Cutoffs on Total Weighted Standard Score for Officer Scale-II (GBO)	108 & above	114 & above
Cutoffs on Total Weighted Standard Score for Officer Scale-III	109 & above	114 & above

For Officer Scale-II (IT and Law)

Candidates who have been declared qualified in the Common Written Examination for Specialist Officers conducted by IBPS in March 2012 should have obtained the following scores as given below.

Name of the Test	Qualifying Standard Score	
	SC/ST/OBC/PWD	General
Reasoning	21 & above	24 & above

English Language	21 & above	24 & above
Quantitative Aptitude / General Awareness	21 & above	24 & above
Test of Professional Knowledge	21 & above	24 & above
Cutoffs on Total Weighted Standard Score-IT Officer	125 & above	134 & above
Cutoffs on Total Weighted Standard Score-Law Officer	113 & above	121 & above

APPLICATION FEE (INCLUDING POSTAGE/ INTIMATION CHARGES) (NON-REFUNDABLE) :

Officer (Scale I, II & III)

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

Office Assistant (Multipurpose)

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

Requisite Application Fee may be paid through CBS at any of the **Branches of Bangiya Gramin Vikash Bank**, by means of a Payment challan available in the **Bank's website**.

NOTE:

- (i) The payment towards application fee can be made through CBS from any of the Branches of the Bangiya Gramin Vikash Bank.
- (ii) The payment towards application fee through CBS can be made between 18-01-2013 and 29-01-2013.**
- (iii) The CBS fee payment challan contains two parts. The first part will be retained by the Branch. 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.
- (iv) 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.

6. 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 Stipendary 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:

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,

7. SELECTION PROCEDURE:

- **For Officer Scale-I**:- 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.
- **For Officer Scale-II (General Banking Officer)**:- 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.

- **For Officer Scale-II (Law Officer and IT officer)**:- Selection will be made on the basis of performance in IBPS Score on Total Weighted Standard Score as well as score in each test in the Common Written Examination conducted for Public Sector Banks for Specialist Officers conducted by IBPS in March 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.
- **For Officer Scale-III**:- 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.
- **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.

8. **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.

9. **INTERVIEW CENTRES:**

The Interview will be held at **BERHAMPUR, DISTRICT- MURSHIDABAD, WEST BENGAL** and the address of the venue will be advised in the call letters. The address of the venue 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 centres, 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.

10. **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 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 fulfil 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 **01.06.2012** 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. 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 Kolkata.
- (i) In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- (j) No candidate is permitted to use calculator, telephones of any kind, pagers or any such other instruments during the selection process.
- (k) 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).
- (l) 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.
- (m) 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.
- (n) 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.

11. **HOW TO APPLY**

- (i) **Candidates are required to apply online through Bank's website www.bgyb.co.in from 18-01-2013 to 29-01-2013. 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 www.bgyb.co.in and click on the link "Recruitment/ Careers".
- (iv) Thereafter, open the Recruitment Notification.
 - 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.
 - Candidates can pay application fees in any of the branches of the Bangiya Gramin Vikas Bank only.
 - Go to the nearest Bangiya Gramin Vikash Bank Branch with the Fee payment Challan and pay, in Cash, the appropriate Application Fee in CBS Account No. **5085010016816**. The details of fee to be paid is indicated below :

Candidates may find out the required branch address from the Bank's website under head Branch across India .

Officer (Scale I, II & III)

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

Office Assistant (Multipurpose)

- **Rs. 20/- for SC/ST/PWD/EXSM 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.bgyb.co.in. **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) **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.
- (ix) **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.**
- (x) **CANDIDATES SHOULD NOT SUBMIT A PRINTOUT OF THE APPLICATION / FEE PAYMENT RECEIPT (CBS challan) TO THE BANK AT THIS STAGE.**
- (xi) 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.
- (xii) **The Application printout along with the fee payment receipt and 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. Original fee payment receipt (CBS challan)
2. Printout of the online application submitted.
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 Qualification;
7. Attested copy of certificate of Computer Course, as applicable;
8. Caste / PWD any other related certificate as applicable.
9. Photo identity proof.
10. 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.

12. 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.**

Date: 02.01.2013
Place : Berhampur, WB

Chairman
Bangiya Gramin Vikash Bank