

( A Government of India Undertaking )

**Human Resources Division,**  
**Corporate Office, Sector 10, Dwarka, New Delhi -110075**

<b>Opening Date for On-line Registration</b>	<b>07.12.2022</b>
<b>Closing Date for On-line Registration</b>	<b>23.12.2022</b>

**EMPANELMENT OF RETIRED/ RETIRING OFFICERS OF INDIAN ARMY, INDIAN AIR FORCE AND INDIAN NAVY FOR THE POST OF SENIOR DEFENCE BANKING ADVISOR (SDBA) AND DEFENCE BANKING ADVISOR (DBA) ON CONTRACTUAL BASIS**

Punjab National Bank invites applications from Retired/ Retiring Officers of Indian Army, Indian Air Force and Indian Navy, who fulfill the eligibility criteria as mentioned hereunder and have honourably **retired/ are going to retire within three months from the date of advertisement i.e. on or before 06.03.2023** with satisfactory service record, for empanelment as Senior Defence Banking Advisor and Defence Banking Advisor on contractual basis. Empanelled serving officers shall get their assignment only after their retirement.

**1. VACANCIES, ELIGIBILITY CRITERIA AND JOB PROFILE**

	<b>Senior Defence Banking Advisor</b>	<b>Defence Banking Advisor</b>
<b>Post Code</b>	SDBA	DBA
<b>Rank in Indian Army or Equivalent Rank in Indian Air Force/ Indian Navy</b>	Brigadier in Indian Army or Equivalent in Indian Air force or Indian Navy	Selection Grade Colonel in Indian Army or Equivalent in Indian Air force or Indian Navy
<b>Vacancies</b>	3	9
<b>Maximum Age (as on 01/07/2022)</b>	Retiring / retired officers having less than 60 year of age.	Retiring/ retired officers having less than 58 year of age.
<b>Roles/ Responsibilities</b>	To assist CDBA for expanding the relationship between armed forces/ paramilitary/ police and PNB at the institutional level and	Liaising with local Divisions/ Regimental Centers/ Regiments/ Brigade Headquarters/ Medical units etc. as

	<p>also increasing the spread of Bank's Defence business with their staff.</p> <p>The SDBAs would be the arms of CDDBA and would help in setting up meetings with Headquarters of Defence forces.</p> <p>Ensuring cohesiveness and fill in the gaps to increase business from Defence Forces.</p> <p>Any other duties as per Bank's Defence business requirement.</p>	<p>well as local units of other Defence forces/ para military forces for expanding the relationship between Army/ Navy/ Air Force/ Paramilitary forces and PNB at the institutional level and increasing the spread of our Defence business with their personnel including officers.</p> <p>Dealing with any localized issues of the periphery they cover.</p> <p>Conducting mass account opening/ loan campaigns in large cantonments, participating in monthly Sainik Sammelans/ Darbar etc.</p> <p>To ensure that the accounts of all new PBOR (personnel below officer rank) recruits in regimental centers are tapped including pension accounts and terminal benefits of pensioners.</p> <p>Arranging of account opening for officer cadets at various academies, training institutions and other places where they report.</p> <p>Any other duty as per Bank's Defence business requirement.</p>
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- Number of Vacancies mentioned above are provisional and may vary as per the requirement of the Bank.
- **Applicants who have served in the higher ranks other than the mentioned Last Cadre as above will not be eligible for the position.** It is clarified that highest

decided rank for the position of SDBA & DBA are Brigadier/ Equivalent and Selection Grade Colonel/ Equivalent respectively.

- Age shall be calculated as on 01/07/2022 in completed years.
- Any Officer who is under investigation or has been imposed major penalty/ proved guilty in any departmental or judicial enquiry in his/ her entire service career is not eligible for consideration.

## **2. IDENTIFIED PLACE OF POSTING**

<b>Sl.</b>	<b>Name of the Post</b>	<b>Last Rank</b>	<b>Identified place of posting</b>
1	SDBA (Army)	Brigadier	Hyderabad
2	SDBA (Air Force)	Air Commodore	Delhi
3	SDBA (Navy)	Commodore	Mumbai
4	DBA (Army)	Colonel*	Jammu
5	DBA (Army)	Colonel*	Chandigarh
6	DBA (Army)	Colonel*	Lucknow
7	DBA (Army)	Colonel*	Jaipur
8	DBA (Army)	Colonel*	Kolkata
9	DBA (Army)	Colonel*	Bhopal
10	DBA (Army)	Colonel*	Pune
11	DBA (Army)	Colonel*	Bangalore
12	DBA (Air Force)	Group Captain*	Shillong

\*Selection Grade Colonels/ Equivalentents

- Place of Posting mentioned above are tentative/ provisional and may vary as per the requirement of the Bank. SDBAs and DBAs will be posted at above mentioned place of posting but can be relocated anywhere in India as per Bank's requirement.

## **3. TERMS OF ENGAGEMENT**

### **i. Period of Contract:**

The term of office of the holder of any of the above mentioned post shall be initially for one year and will be further reviewed on yearly basis subject to the condition of good health and performance of Defence Advisor (SDBA/ DBA). The term of engagement will automatically expire permanently on attaining total 05 years of engagement or 65 years of age, whichever is earlier.

### **ii. Compensation Package:**

- **Senior Defence Banking Advisor:** The fixed compensation package per annum will be Rs.15.60 lacs.
- **Defence Banking Advisor:** The fixed compensation package per annum will be Rs.14.40 lacs.
- a. No allowance such as dearness allowance, monthly house rent allowance, petrol reimbursement, staff car, etc. will be paid/ provided to the engaged executive.
- b. Engaged executive will not be eligible for any kind of staff loan, medical aid/ benefits, superannuation benefits, travel concessions, leave encashment, conveyance,

entertainment, newspaper, cleaning expenses, insurance and any other staff benefit scheme.

- c. Income tax, professional tax, any other tax/ statutory liability will be borne by engaged executive.
- d. Reimbursement of expenses incurred on official visit: Expenses incurred on travel on duty (out of station of place of posting) will include travel fare, lodging and diem as per entitlement of Bank's Deputy General Manager for SDBA and Assistant General Manager for DBA respectively.
- e. Leave Rules: Leave for one day will be provided in every month for the engaged executives if his/ her job profile requires him/ her to visit office regularly, otherwise, if executive is engaged on work from home/ offsite basis there will be no leave of any kind provided to engaged executive.

### iii. Terms & Conditions:

- The tenure of the advisor would be initially for one year and would be reviewed on yearly basis subject to condition of good health and performance of advisors.
- Key Responsibility Area/ Performance of SDBA/ DBA will be subject to review on quarterly basis.
- The engaged executives, who have been assigned the job of advisors, will have to execute a non-disclosure/ confidentiality agreement.
- Empaneled executive will have to sign a legal undertaking stating that there will be no conflict of interest of any kind from their side with the bank.
- In case of serving officer, he/ she will have to produce letter of No Objection from his/ her current organization at the time of interview and will have to resign/ get relieved from the services of current organization if he/ she gets selected.
- Engagement will be of full time nature i.e. once engaged the executive cannot involve in any other kind of employment by any other employer.
- Executive once selected have to produce a report of medical fitness from a medical practitioner (MBBS Doctor) to the bank.
- This engagement will not be treated as re- employment as the engagement will be purely contractual and of temporary nature (non- official) and either party will have the right to terminate the contract with prior notice of 15 days.
- In case of unsatisfactory performance, the engagement will be cancelled, even before completion of the period of assignment.
- The Advisor who is so selected for the assignment should attend the allotted work on all working days and should be present in the office during the working hours except the events when he is supposed to go on approved visits.

## 4. SELECTION PROCEDURE

- Valid applications will be shortlisted and shortlisted candidates will be called for Interview. Names of the shortlisted candidates shall be placed on the Bank's website on [www.pnbindia.in](http://www.pnbindia.in) .
- Shortlisting for Interview will be strictly based on the profile.
- Final selection will be on the basis of performance in the Interview. The officers retiring within three months from the date of advertisement (i.e. on or before 06.03.2023) from Defence services may also be shortlisted but they shall get their assignment only after their retirement.

#### **4.1 List of Documents to be produced before Personal Interview:**

The following documents in original together with a self-attested photocopy in support of the candidate's eligibility and identity are to be invariably submitted at the time of Interview or as and when required by the Bank, failing which the candidate may not be permitted to appear for the Interview. Non submission of requisite documents by the candidate will debar his candidature from further participation in the recruitment process.

- i. Valid system generated printout of the online application form
- ii. Printout of the valid Interview Call Letter
- iii. Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB)
- iv. Photo Identify Proof and Address Proof (Officially valid documents).
- v. Relevant documents in support of Educational qualification: Individual Semester-wise / Year-wise Marksheets & certificates for educational qualifications including the final degree/ diploma certificate. Proper document from Board/ University for having declared the result on or before opening date of registration i.e. 07.12.2022 has to be submitted.
- vi. Income and Asset Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of EWSs (Economically Weaker Sections) category candidates.
- vii. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC / ST / OBC category candidates.
- viii. In case of candidates belonging to OBC category, the caste certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year as on the date of advertisement). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.
- ix. Disability certificate in prescribed format issued by the District Medical Board in case of Persons With Benchmark Disability category.
- x. An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 06.03.2023.
- xi. Candidates serving in Government / quasi govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of Interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- xii. Relevant documents in support of specialized qualification, work experience (including appointment letter, salary slip, relieving letter, etc.) awards and recognition during professional career.
- xiii. Any other relevant documents in support of eligibility.

Note:

- Candidates will not be allowed to appear for the Interview if he/ she fails to produce the relevant eligibility documents as mentioned above. Non production of relevant eligibility documents as and when demanded by the Bank shall make the candidate ineligible for further process of recruitment.
- The prescribed format for the certificate to be produced by the candidates belonging to the reserved category (SC/ST/OBC/EWS/PWBD) is available at [www.pnbindia.in](http://www.pnbindia.in) under the Recruitments/Careers → Recruitment formalities tab.

## 5. **HOW TO APPLY**

Candidates can apply online only from 07.12.2022 to 23.12.2022 and no other mode of application will be accepted.

### 5.1 **Pre-Requisites for Applying Online:**

Before applying online, candidates should keep ready a scanned copy each of their photograph, signature, thumb impression, Proof of age, Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable) keeping in view the guidelines contained in para 5.3 below.

### 5.2 **Procedure for applying online:**

- i. Candidates are required to apply online through website [www.pnbindia.in](http://www.pnbindia.in). No other means/ mode of application will be accepted.
- ii. Candidates are required to have a valid personal Email ID and Mobile No. It should be kept active till completion of this recruitment project. Bank may send call letters for Interview through the registered Email ID. In case, a candidate does not have a valid personal email ID, he/ she should create his/ her new email ID before applying Online. Under no circumstances, he/ she should share/ mention email ID to/ or of any other person.
- iii. Candidates will have to click on “CLICK HERE FOR NEW REGISTRATION”, under the Recruitments/Careers → Recruitment of Defence Banking Advisor tab at our website [www.pnbindia.in](http://www.pnbindia.in), to register their application by entering their basic information in the online application form. After that 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. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed.
- iv. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application candidates are advised to use the ‘SAVE AND NEXT’ facility to verify the details in the online application form and modify the same if required. No change is permitted after clicking on COMPLETE REGISTRATION button.

- v. Use of special characters while filling the form will not be allowed. In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed. Once the application is filled in completely, candidate should submit the data.
- vi. There is a provision to modify the online application prior to final submission only. Candidates are requested to make use of this facility to correct the details in online application, if any.
- vii. The name of the candidate and his/ her father/ husband etc. should be spelt correctly in the application as it appears in the certificates/ mark sheets/ photo identity proofs etc. Any change/ alteration found may disqualify the candidature.
- viii. An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's Email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.
- ix. An online application which is incomplete in any respect such as without proper passport size photograph, Signature, Left Thumb Impression, Proof of age, Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable) uploaded in the online application form will not be considered as valid.
- x. Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, etc. will be considered as final and no change/ modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

### **5.3 Guidelines for scanning and Upload of Documents:**

Before applying online, a candidate will be required to have a scanned (digital) image of his/ her photograph, signature, left thumb impression, proof of age, Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable) as per the specifications given below.

**i) Photograph Image: (4.5cm × 3.5cm)**

- Photograph must be a recent passport style colour picture.
- File type: jpg / jpeg

- Make sure that the picture is in colour, 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's 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:**

- The applicant has to sign on white paper with Black Ink pen.
- File type: jpg/ jpeg
- 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) Left thumb impression:**

- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- File type: jpg / jpeg
- Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm \* 3 cm (Width \* Height)
- File Size: 20 KB – 50 KB

**iv) Proof of age:**

- PAN Card/ Birth Certificate/ SSLC/ Std. X certificate can be submitted as proof of age.
- File type: PDF
- File Size: not exceeding 500KB

**v) Discharge Certificate/ Certificate of Service:**

- Discharge Certificate (complete book for retired officials) and Certificate of Service (for officials retiring within three months from date of advertisement).
- File type: PDF
- File Size: not exceeding 500KB



**vi) Certificate of Disability**

- Disability certificate issued by a Competent Authority as per Government of India guidelines.
  - File type: PDF
  - File Size: not exceeding 500KB
- The signature and left thumb impression should be of the applicant and not by any other person.
  - If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the Interview, does not match the signature uploaded, the applicant will be disqualified.

Note:

- Signature in CAPITAL LETTERS shall NOT be accepted.
- Ensure that Photo, Signature, Thumb impression, Proof of age, Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable) are uploaded at the specified spaces only in the online application form.

**vii) Procedure for Scanning the documents:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/ signature/ left thumb impression/ proof of age/ Discharge Certificate/ Certificate of Service/ Disability Certificate (if applicable), 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/MsOffice can easily obtain documents in .jpeg format by using MS Paint or MsOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

**viii) Procedure for Uploading the documents:**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression, Proof of age, Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable).
- Click on the respective link "Upload Photograph/ signature/ Upload left thumb impression/ Proof of age/ Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable)"

- Browse and Select the location where the Scanned Photograph/ signature/ left thumb impression/ Proof of age, Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable) file has been saved.
- Select the file by clicking on it
- Click the 'Open/ Upload'
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded file will help to see its quality. In case the uploaded file is unclear/ smudged, the same may be re-uploaded to the expected clarity/ quality.

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression, Proof of age, Discharge Certificate/ Certificate of Service and Disability Certificate (if applicable) as specified.

Note:

- (1) In case the face in the photograph or signature or left thumb impression or the Proof of age or Discharge Certificate/ Certificate of Service or Disability Certificate (if applicable) is unclear/ smudged the candidate's application may be rejected.
- (2) After uploading the Photograph/ signature/ left thumb impression/ Proof of age/ Discharge Certificate/ Certificate of Service/ Disability Certificate (if applicable) in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the Proof of age or Discharge Certificate/ Certificate of Service or Disability Certificate (if applicable) is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the Proof of age or Discharge Certificate/ Certificate of Service or Disability Certificate (if applicable), prior to submitting the online application form.
- (3) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the Interview.
- (4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- (5) If the photo is not uploaded at the place of Photo, Admission for Interview will be rejected/ denied. Candidate him/ herself will be responsible for the same.
- (6) Candidates should ensure that the signature uploaded is clearly visible
- (7) After registering online, candidates are advised to take a printout of their system generated online application forms and also preserve a soft copy of it for future reference.

## **6. CALL LETTERS FOR THE INTERVIEW**

The date of the Interview will be intimated in the Call Letter along with the Centre/ Venue for the Interview, well in advance of the date of the Interview.

## **6.1 Procedure for obtaining Call Letters for attending Interview:**

All eligible candidates will be required to download their call letter for Interview from the Bank's website [www.pnbindia.in](http://www.pnbindia.in) - (under Recruitment/Career section). Date of commencement of downloading interview call letters for all the posts will be intimated by way of separate notice on Bank website. Hence, the candidates are advised to visit the bank's website frequently for the date of commencement of downloading of Interview call letters. Candidates should note that the call letters will not be sent through any other mode.

## **7. APPLICATION FEE**

Application Fee for all candidates applying for the post of Senior Defence Banking Advisor/ Defence Banking Advisor is **NIL**.

## **8. GENERAL INSTRUCTIONS**

- i. Applicants need to furnish only one application with preference of location [to be submitted by DBA (Army) only] as mentioned in para 2 (subject to fulfillment of eligibility criteria). Bank, however reserves the right to post empaneled executive at any of the identified locations.
- ii. While applying for the post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above as on the specified date and that the particulars furnished by him/ her are correct in all respects.
- iii. Mere submission of application for empanelment or approval of the name for empanelment does not, in any way, constitute guarantee for allotment of the advisor job of any nature from the Bank. The allocation of posting at PNB Head Office / Zonal Offices /Circle Offices to the Defence Banking Advisors is the prerogative of the Bank.
- iv. The Bank would be free to reject any application, at any stage of the Recruitment Process, if the candidate is found ineligible for the post, for which he/ she has applied. The decision of the Bank regarding eligibility of the candidates, the stage at which scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced etc. 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 in this regard. 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 incorrect/ false information or has suppressed any material fact(s) his/ her candidature will stand cancelled. If any of these shortcomings are detected after appointment, his/ her services are liable to be terminated.
- v. A recent, recognizable colour passport size photograph, which should be the same as the one uploaded in the on-line application form, should be firmly pasted on the call letter for Interview and duly signed across by the candidate. 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. A candidate should ensure that the signatures appended by him/ her in all the places viz. in his/ her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- vi. It is only a contractual work for a specific period and the empaneled executives so assigned the work would not be entitled to claim any regular employment or any other benefit from the Bank in future.
- vii. Any legal proceedings in respect of any matter of claim or dispute arising out of the advertisement and/ or an application in response thereto can be instituted only at

Delhi and courts/ tribunals/ forums at Delhi only shall have sole & exclusive jurisdiction to try any case/ dispute.

- viii. The Advisor will undertake that he/ she will not sub-contract/ sub-assign the assignment.
- ix. Candidates are advised to check the Bank's website [www.pnbindia.in](http://www.pnbindia.in) for details and updates (including list of shortlisted/ qualified candidates). Call letter/ advice, wherever required, will be sent by email only (No hard copy will be sent).
- x. Any notice/communication meant for the candidates displayed on the Bank's Website or sent by Registered/ Speed Posts or conveyed to the email id mentioned in the application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes.
- xi. Bank holds right to cancel the advertisement at any stage and call off the whole selection process at its discretion.
- xii. In case any dispute arises on account of interpretation of version other than English, English version will prevail.

For queries: Kindly mail to [recruitment@pnb.co.in](mailto:recruitment@pnb.co.in)

**Dated: 07.12.2022**

**CHIEF GENERAL MANAGER (HRD)**