

# Rice Cultivation in Telangana

## Comparative Study in Irrigated and Non-Irrigated Zones

Veronique Alary

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*Rice culture seems to monopolise the attention of farmers whatever the constraint of water. Cited as the most important crop, the reason quoted by the farmers is its capacity to take care of basic food requirement of the family. But how far is it true? Is it pertinent to consider only the general aversion to risk-taking in rural area and consequently the preference of a safer rice-culture? Are there not other factors for its popularity? This empirical analysis along with the underlining logic, will enable us to formulate hypotheses regarding risks taken in a restrictive environment*

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IN the arid and semi-arid regions, acute water shortages force farmers to restrict their production to crops requiring lesser water input, such as sorghum, millet, cotton or pulses. Climate variation is the determining factor for production patterns. Large irrigation projects had envisioned the liberation of farmers from vagaries of the monsoon and encouraging a more efficient mode of production (chiefly through use of fertilisers and seeds). However information gathered on two different districts on the issue of constraint in water supply presents agricultural picture that is determined by Nature and by political whim. For the farmers this makes it nearly impossible to formulate a sound agricultural strategy. How do we explain the absence of choice of farmers in these two regions?

The survey covered 16 farmers in December 1997 in Mahbubnagar and Nalgonda districts. The two regions under study belong to the agro-climatic zone to the south of Telangana, characterised by very low annual rainfall (less than 819 mm per year). Almost half of the cultivated area at Nalgonda benefits from water of the Nagarjuna Sagar canal but land in the Mahbubnagar district remains dependent on erratic rainfall. Through the production patterns observed in these two zones, we propose to analyse the productive strategies of cultivators and also, to bring out the principal factors determining or restricting their decisions and the risk they take.

### I

#### Non-Irrigated Zone

The district of Mahbubnagar covers a vast territory characterised by low annual rainfall (less than 540 mm a year with 80 per cent in three months) accompanied by acute problems of erosion. Here, the main

target of the farmers is to dig and deepen their own wells. Within 10 years, the irrigated zone has expanded 1,98,000 hectares from the earlier 1,04,000 hectares.

From the time it is possible, the farmers resort to rice cultivation as subsistence crop even when yields are very unstable, ranging from 2.1 to 21 quintal/acre according to the system of irrigation and its viability. Only farmers possessing a sufficiently deep well along with a 5 HP pump attain yields above 10 quintal/acre. Power supply still needs to be regularised, since frequent cuts bring down yield levels drastically. But, installation of a well and a pump constitute important investments, hardly accessible to the majority of farmers. A minimum of Rs 22,000-30,000 is needed to cover the cost of digging a well and acquiring a pump. This includes the risk of not finding water near the drilling level. This reinforces the climatic risk factor involved as the biggest handicap in agriculture here. For those already owning a pump, the climatic factor takes a second priority in comparison to risk of power cuts during crucial days of transplantation.

In addition, costs of returns on rice vary greatly, between Rs 1.78 and 6.75 per kg according to the intensity of labour input and use of fertilisers. Big or small landholders, all make use of daily-wage workers, most often women for transplantation and harvesting. Daily wages are negotiated every year between agricultural workers and landholders.<sup>1</sup> The average expenditure on chemical fertilisers is Rs 1,082 per acre for rice, with differences in quantities used per unit area according to the size of the holding. For an average price between Rs 3.19 and 4.5 per kg, rice farmers remain beneficiaries. However, a slight lowering of subsidies on fertilisers or a minimal hike in power

tariffs would soon make the crop economically non-viable. But taking into consideration the consumption, returns on rice are all the more linked to purchase price than to the selling price.

It would be pertinent to explore possibilities of other crops which need less water. Farmers who are unable to invest in a well, generally opt for sorghum as food crop and cotton as cash crop.

Yields of sorghum remain low (between 1.4 and 5 quintal/acre). Lowest yields are recorded in the plots cultivated in the rabi season. Return prices are about Rs 1.8 per kg. However, the return prices do not explain decisions of farmers so much that sorghum remains the basic crop of the household although farmers, in a symbolic fashion, may still claim the importance of rice.

Cotton yields go up to four quintal/acre and the return prices vary between Rs 7.5 and 12 per kg for an average price of Rs 20-25 per kg. Cotton culture could thus well compete with rice in the semi-arid zones. Cotton needs less water but it is much more susceptible to parasite attacks. But, the farmers more attentive to subsistence need resort to rice culture as soon as equipped with a well. Cotton thus remains limited to small farmers who are unable to provide irrigation facility. Does home consumption then emerge as the only explanation?

Rice, the staple food crop of south India, benefits also from an assured outlet in the markets at remunerative prices which are in tune with the costs of production. The crop benefits also from input support by the government. From a technical point of view, rice culture demands less labour and insecticide compared to cotton, thus entailing lower initial expenditure. But these conclusions would hardly be helpful in understanding the total situation. Not only does rice constitute the staple diet in all meals during the day, it becomes symbolic also of a certain economic status (possession of a well, etc). Moreover rice culture has dominated agriculture policies at national level since the last four decades, and has entrenched itself firmly into the economic, social and political psyche of the country.<sup>2</sup> However, variation in yields shows the risk attached to the choice of farmers.

When asked what they would do if government stops subsidies or if the selling price of rice falls or increases, most of the farmers replied that they would continue to cultivate rice using the same amount of inputs through recourse to rural credit. The response would indicate to an economist short-term price inelasticity of

production decisions. But nevertheless, this confirms also, the social importance of rice. It is necessary also to take into consideration the natural and social constraints. The extent of cultivated areas is difficult to estimate. Available land is generally poor and costs above Rs 50,000 per acre. Supply of labour in the rainy season though falls short of requirement and rice is less labour-intensive vis-a-vis cotton, certain operations in rice cultivation require much manual labour during a short crucial period. All these factors of social, economic, technical or political nature would explain well the choice of farmers for a crop, apparently little adapted to rain conditions in the region.

## II Irrigated Zone

Nalgonda district, irrigated by the canal, shows a much more homogeneous crop pattern. In the kharif season, rice dominates. In dry season (rabi), it is rice or black gram depending on the government's decision to release the canal water or not. Here, rice is the leading crop, because it is the only one capable of bearing the seasonal outflow of the canal. For the farmers, diversifying into other crops could lead to rotting of stems owing to excessive water supply. This situation reflects a policy decision to transform the entire region into a rice belt.

Differences in yields between holdings are slight (between 20 and 30 quintal/acre), compared to the first zone. Considering the similar natural conditions in the area (Mahabubnagar, Nalgonda), we understand the importance of the canal to assure a relatively stable production of rice, at a relatively low cost. The return prices of rice amount to Rs 1.73 per kg (against Rs 3.19 per kg in the semi-arid, non-irrigated zone). On rice, farmers use recommended dose of chemical fertilisers (urea, DAP) per acre, with a uniform cost (Rs 1,280 per acre). The larger landholders also use zinc and potash. Similar to the semi-arid zone, rice producers depend on local labour for transplantation and harvesting. Labour is mostly from groups of women who get paid on acre basis. The rates for transplantation are approximately Rs 466 per acre, Rs 380 per acre for weeding and Rs 1,130 for harvesting (1997). Here, farmers bear a negligible cost of Rs 280 per acre per season for electricity (against Rs 250 per acre per month in the non-irrigated zone).

In the rabi season depending on opening or not of the Nagarjuna Sagar canal, the farmers plant rice or pulses. For pulses,

farmers cut down costs on fertilisers, seeds, labour to the bare minimum required and the entire produce is consumed. Yields may at best be termed as mediocre (between 0.5 and 2 quintal/acre).

As a consequence, the margin of manoeuvrability for farmers in Nalgonda seems rather limited. Not only is rice the only crop feasible in the rainy season but, the possibility of pushing up revenue too, seems rather weak. Land costs are high (Rs 2,00,000 per acre) and the major part of land near the canal area is already occupied. No more rise in yield is to be expected by added doses of fertilisers. The addition of any more fertilisers would only reduce returns by rotting long stems in standing water. The only progress expected would come from a better regulation of waterflow by the canal or a genetic improvement in crop variety.

Here, the farmers are almost totally dependent on the decisions of the state as regards irrigation, efficient water management and maintenance of the canal. They possess hardly any alternative in technique or in crop choice or even in matters of prices of crop or inputs. Therefore the minimum support price dictates directly the revenues and finally the standard of living of the farmers. Thus, risks taken by farmers remain as high as if they faced vagaries of climate, although the risks of food availability in the short run may be lower.

Does the absence of choice among farmers not reflect an unpronounced preference for rice? Considered the crop of livelihood, the 'noble' crop with the help of technical innovations, has maintained a steady profit rate till date. Moreover, availability of water at subsidised prices as compared to the well system puts farmers in a rather comfortable position. Are the farmers aware of the inherent agronomic dangers (soil degradation, resistance to pesticides) and economic dangers (losing

advantage of fertiliser input)? But after all, what are the alternatives to rice? Sorghum cultivation would only pauperise the farmer. Cash crops such as sugarcane, mustard or sunflower do not benefit substantially from the existing institutional, economic or political supports. Also, research, as compared to rice, is yet to develop on the treatment (seeds, fertilisers, etc) of these crops. Moreover, it is not sure that these crops support soil humidity in the area. Therefore, within a subsistence culture, is it possible to diversify into cash crop culture which is less advantageous? Due to surety of revenue in case of rice, bank loans are much easier to obtain in this region and interest rates as low as 1 per cent per month (1.25 to 2.50 per cent per month in Mahabubnagar).

Therefore, a convergence of three main factors (access to water, to labour and to land) attracts farmers to rice production. This is partly due to the support systems in form of subsidies from the state as well as the central government.<sup>3</sup> However, these two determinants (water, subsidies) display a larger, complex reality.

## III Constrained Rationality and Risks

Classical economic theory claims that a rational actor increases his production if the trend of prices incites it according to his means and his attitude to risk. Indian farmers do not have any reason to act differently. But do they actually have a real choice? What are the risks?

To categorise a given group of individuals who are by nature heterogeneous, the economists treat the question of uncertainty to individual capability of collecting and treating the information. Decision finally comes to choosing probability distribution based on a series of events, taking note of individual profits and losses or profits and endowment of the farmers [Boussard 1987]. However,

TABLE. RICE AND OTHER CROPS

Crops	(Rupees)				
	Rice(1)	Rice(2)	Sorgh(1)	Gram(2)	Cotton(1)
Inputs					
Labourer	580	1761	473	380	785
Fertilisers	1165	1562	605	-	2271
Insecticide/pesticide	241	247	-	-	1285
Seeds	310	210	-	9,142	37,625
Electricity for irrigation	432	279	86	7,142	134
Average cost	2728	4059	7,858	380	48,515
Yield (Qt/acre)	1,148	2,429	334	1,125	6,165
Price (Rs/kg)	61	418	446	1,643	20
Crude return per acre	8446	10,133	16,125	179,337	108,725
Return price (Rs/kg)	319	173	256	2,557	993

Notes (1) Mahabubnagar district (2) Nalgonda district.

\* The labour cost doesn't include family labour.

Source Results of survey.

results vary according to choice of risk factor (variation in revenue, probability of bankruptcy, etc), such as to analyse the balance between minimum profit and risk. Whatever be the theory applied, the results are often similar: avoiding risks leads to more diversity and less profits.

In the district of Nalgonda, even if rice culture justifies itself from the agricultural, economic and social (food security and market security) point of view, it is difficult to ignore the apparent vulnerability of farmers vis-a-vis decisions of the state and efficiency of the administration, (maintenance of irrigation systems and uncertainty of opening of canals in the dry season). And if the climatic risks (erratic and insufficient monsoons) have been taken care of by the canal, the economic risk has increased because of the difficulties to diversify the crop pattern. Net average returns per acre can triple according to the yields and the actual selling price. They vary between Rs 3,200 and 11,496 per acre according to the location of land vis-a-vis the canal and the investment in a private well. Moreover, the canal has created new risks of soil depletion linked to absence of crop rotation and annual floods. Though technological changes bring immediate gains, there are risks which become apparent only later. How to make the cultivators understand the drawbacks of using too much fertilisers which brings down soil fertility, when on the other hand they see increasing yields through their utilisation? Irrigation techniques, fertilisers and HYV seeds – the trio of the green revolution – allowed farmers to secure their crops. And the risks inherent in were largely underplayed. Here, farmers apparently do not have any choice but rice whatever be the market price or the risk of soil depletion.

If we extend the theory to Mahbubnagar, it would be difficult to explain the importance accorded to rice till profit without social parameters. In Andhra Pradesh, it is also important to remember regional parameters that reduce real choice for cultivators – lack of infrastructure, reduction in urban markets as one moves away from Hyderabad, political risks over the canal issue involving overt or latent conflict with neighbouring states, etc. All these affect farmers' decision-making.

Within an imperfect economy marked by lack of consumer goods and basic necessities, food requirement remains the priority. In both the zones, production was primarily to fulfil needs of the household. The choice of basic assets evolves following the available technology.

But for certain important household

expenses (education, dowry or health), farmers need to sell their crop. In India, rice and wheat bring stable returns as compared to other crops, especially traditional crops such as sorghum. Thus rice provides both a food security as well as economic security. This explains the near-constant system of production (and the low diversity) and an increasing climatic as well as institutional risk association with rice. Negligence in the maintenance of the canal or power failure could rupture the entire production process. Finally, with a larger diversification of the production pattern, the farmers in the non-irrigated zone seem to cope better with climatic and economic risks even though the usual trend of low yields keeps them in a precarious condition.

But, the farmers of Nalgonda have now attained a certain edge in food security. Given this, their decisions regarding production should have been based on the total increase in estimated returns in order to push up revenue. However, revenue for a given season is linked to economic viability of production system in the previous season and consequently the opening of the canal. Consequently price forecasts hardly play a role in a system of price support.

Agricultural production is not uniquely guided by profit concerns, but also by the structure of fixed factors of production such as capital accumulation in the form of savings, access to credit or remunerative activities. Here, the large landholders, chief employers of labour, influence wage rates of workers and then control the possibility of the emergence of small farmers. It is often the same people who, at the panchayat level, decide allocation of land and credit among co-operatives. Indeed, in the absence of a credit market, capital accumulation is possible only at a slow pace depending on favourable agriculture, economic and political conditions. Land distribution, moreover, is often dependent on demographic and social factors (household pressures, land monopolisation by elites). Rigidity, thus, seems to form a basic characteristic of agricultural enterprises.

#### IV Conclusion

Absence of choice dominates the attitude of farmers in the region of Telengana. In the non-irrigated zone, presence or absence of a well conditions choice of crops. The moment a farmer can afford a well, he takes up rice cultivation. But, in reality, low quality of land and the rigidity of social system check the possibilities of savings or having a credit and thus, of investment. In the irrigated zone of the canal, farmers are totally governed by decisions of the state and administrative functioning for water management. This shows the present dependence of farmers on an agricultural system that is imposed and at the same time well engrained in their behaviour.

Thus, food security dominates crop choices, along with institutional, social and political factors of pressures and thus risk-taking (agronomic, economic) becomes secondary even though conscious. Moreover, the farmers seem hardly bothered about price fluctuations of products or inputs so much is their anxiety monopolised by erratic climate and dysfunction of the canal. Though this field study uses a small sample, it raises a question that has wider implications: if liberalisation is about greater competition, should the farmers not have greater choices?

#### Notes

- 1 Middle aged females are paid up to Rs 15-20 a day as against 20-25 a day to the younger girls.
- 2 N T Rama Rao, chief minister of Andhra Pradesh, succeeded in his political campaign of 1992-93 thanks to the food project 'Rs 2 a kg rice scheme', that was launched in 1992.
- 3 In 1990-91 the farmers of Andhra Pradesh received almost Rs 434.68 hectares of subsidy becoming the second largest beneficiaries after the farmers of Punjab [Reddy 1995].

#### References

- Boussard, J M (1987) 'L'economie de l'agriculture', Coll Economie agricole et agro-alimentaire. Ed Economica, p 310.
- Reddy, S (1995) 'Analysis of Agricultural Subsidies – A Case Study of Andhra Pradesh' thesis submitted to Osmania University, p 240.

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MANAGER

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Advt. No 1/98-99

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Applications (App) are invited for the below mentioned posts in Reserve Bank of India (RBI/Bank)

Sr.	Post	No of vacancies				Total
		General	Other Backward Classes (OBC)	Scheduled Castes (SC)	Scheduled Tribes (ST)	
A.	Research Officer, Gr-B in Deptt of Statistical Analysis and Computer Services (DESACS)	06	03	02	01	12
B	Research Officer, Gr-B in Deptt. of Economic Analysis and Policy (DEAP)	06	03	02	01	12
C	Asst. Manager, Gr-A (Civil)	04	02	01	01	08
D	Asst. Manager, Gr - A (Electrical)	01	-	01	-	02
E.	Fire Officer, Gr - B	-	-	-	-	01*
F	Asst. Fire Officer, Gr - A	-	-	-	-	01*
G	Asst. Manager (Security) Gr-A <b>Special Recruitment -</b>	07	02	02	02	13
H	Legal Officer, Gr-B in Legal Deptt.	-	03	-	-	03
I	Asst. Legal Adviser, Gr-C in Legal Deptt	-	02	01	01	04

(\* The posts are open to candidates of all Categories satisfying the eligibility criteria stipulated

### A. RESEARCH OFFICER IN GR-B IN DESACS.

#### a) Educational qualifications (as on 01-05-1999)

**Essential:** (i) Master's Degree in Statistics/Mathematical Statistics/Mathematical Economics/ Econometrics with a minimum of 55% marks or equivalent Grade, or (ii) Master's Degree in Mathematics with a minimum of 55% marks or equivalent grade AND one year Post-Graduate Diploma in Statistics or related subjects from an institute of repute, or (iii) M. Stat. Degree of Indian Statistical Institute with a minimum of 55% marks

For SC/ST candidates the minimum marks requirement in Master's Degree as in items i, ii, iii, is 50% or equivalent Grade

**Desirable:** (i) Candidates with a Doctorate in topics related to above subjects will be given preference (ii) Research or teaching experience and publication in standard journals will be considered as an additional qualification

#### b) Age (as on 01-05-1999) Between 21 and 30 years (i.e. Candidates must have been born not earlier than 02-05-1969 and not later than 01-05-1978)

(i) Candidates having M. Phil. Degree or Doctorate Degree in the specified subjects will be eligible for relaxation in upper age limit by 1 and 3 years respectively (ii) Candidates with research/teaching experience at a recognised Indian/Foreign University/Institute will be eligible for relaxation in upper age limit to the extent of number of years of such experience subject to a maximum of 3 years

**NOTE:** Also see item-'J' below

#### c) Scheme of Selection: Selection is through Written Examination (WE) and Interview WE will be held on Sunday, 17-10-1999, at the following centres (Code Nos. indicated in the brackets)

Ahmedabad (11)	Jaipur (20)
Bangalore (12)	Jammu (21)
Bhopal (13)	Kanpur (22)
Bhubaneswar (14)	Mumbai (25)
Calcutta (15)	Nagpur (26)
Chandigarh (16)	New Delhi (27)
Chennai (17)	Patna (29)
Guwahati (18)	Thiruvananthapuram (31)
Hyderabad (19)	

The WE will consist of two papers - i) Objective Type ii) Descriptive Type Standard of papers will be of Master's Degree Examination Question papers for WE will be set in Hindi and English Answers may be written either in Hindi or English Candidates may answer the Interview either in Hindi or English at their option Final selection will be based on the performance in the WE and Interview taken together

### B. RESEARCH OFFICER IN GR -B IN DEAP:

#### a) Educational qualifications (as on 01-05-1999):

**Essential:** Masters Degree in Economics/Econometrics/Commerce with a minimum of 55% marks or equivalent Grade

For SC/ST candidates minimum marks requirement is 50% or equivalent Grade

**Desirable:** i) Candidates with Doctorate Degree in topics related to above subjects will be given preference, ii) Research or teaching experience and publication in standard journals will be considered as an additional qualification

#### b) Age (as on 01-05-1999) Same as in item A (b) above

#### c) Scheme of Selection: Same as in item A (c) above except that WE will be held on Sunday 24-10-1999

### C. ASST. MANAGER GR - A (CIVIL) AND

### D. ASST. MANAGER GR - A (ELECT.)

#### a) Educational Qualifications (as on 01-05-1999): Bachelor's Degree or an equivalent qualification in Civil/ Electrical Engineering, as the case may be, with a minimum of 60% marks or equivalent Grade

#### b) Age (as on 01-05-1999): Not above 30 years (i.e. Candidates must have been born not earlier than 02-05-1969) Refer item 'J' below for relaxation in age for specified categories

#### c) Scheme of selection: Same as in item A (c) above except that the standard and coverage of both the papers will be that of a Bachelor's Degree Examination in Engineering (from the respective disciplines viz Civil/Electrical as the case may be) and the WE will be held on Sunday, 31-10-1999.

### E. FIRE OFFICER GR-B:

#### a) Educational Qualifications (as on 01-05-1999): i) Graduate or equivalent preferably in Science or Diploma in Mechanical Engineering WITH ii) a Diploma in Fire Engineering or equivalent qualification

#### b) Experience (as on 01-05-1999): Seven years' experience as an Officer in the operational wing of a Fire-Fighting Force Weightage will be given for those having experience of fire-fighting in high-rise buildings

#### c) Age (as on 01-05-1999): Not above 45 years (candidates must have been born not earlier than 02-05-1954)

#### d) Scheme of Selection: Selection will be through Interview The number of candidates to be called for Interview will be decided by the Board. **NOTE:** The Bank may consider deserving candidates for appointment to higher grades

### F. ASST. FIRE OFFICER GR - A.

#### a) Educational Qualifications (as on 01-05-1999): i) A pass in the Intermediate Examination or an equivalent qualification WITH ii) a Diploma in Fire Engineering or equivalent qualification

#### b) Experience (as on 01-05-1999): Five years' experience as an Officer in the operational wing of a Fire-Fighting Force Weightage will be given for those having experience of fire-fighting in high-rise buildings.

#### c) Age (as on 01-05-1999): Not exceeding 40 years (candidates must have been born not earlier than 02-05-1959)

#### d) Scheme of Selection: Selection will be through Interview The number of candidates to be called for Interview will be decided by the Board

#### **NOTE:** The Bank may consider deserving candidates for appointment to higher grades (contd. on pg. 1406)

(contd. from pg. 1406)

**G. ASSISTANT MANAGER (SECURITY) GR - A:**

- a) **Eligibility Criteria (as on 01-05-1999):** An Officer with minimum five years' commissioned service in the Army/Navy/ Air Force or a Police Officer not below the rank of Assistant Superintendent of Police/Deputy Superintendent of Police with five years' service in that rank or Officer of identical rank and minimum five years' service in para-military forces
- b) **Age (as on 01-05-1999):** Between 25 and 40 years (no relaxation to any category) (Candidates must have been born not earlier than 02-05-1959 and not later than 01-05-1974)
- c) **Scheme of Selection:** Selection will be through Interview Board reserves the right to raise the minimum experience in order to restrict the number of candidates called for interview, commensurate with the number of vacancies

**H. LEGAL OFFICER GR - B IN LEGAL DEPARTMENT**

- a) **Educational Qualifications (as on 01-05-1999)**  
**Essential:** Second class Bachelor's Degree in Law with a minimum of 50% marks or equivalent Grade  
**Desirable:** i) First class Bachelor's Degree or Master's Degree in Law, ii) Computer Applications  
**NOTE:** (i) The Class/Grade awarded by the University will be conclusive evidence to that effect (ii) The Board reserves the right to relax the above educational qualifications for candidates having such educational qualifications as are of value to the Bank
- b) **Experience (as on 01-05-1999)**  
**Essential:** At least TWO YEARS experience as an Advocate or as a Law Officer in the Legal Department of a large Banking/ Financial Institution and/or as a Lawyer in an Advocate's/Solicitor's Office/ or in the Legal Department of Central / State Government  
**Desirable:** Special knowledge of Banking and Company Laws Labour Laws, Constitutional Laws and experience in documentation and pleadings
- c) **Age (as on 01-05-1999):** Not exceeding 32 years (i.e. Candidates must have been born not earlier than 02-05-1967) Upper age limit is relaxable by 3 years in case of candidates possessing exceptional qualifications and /or experience of value to the Bank  
**NOTE:** Also see item - 'J' below
- d) **Scheme of Selection:** Selection will be through Personality Appraisal Screening (PAS) consisting of an Interview and Group Discussion. The Board reserves the right to call only required number of candidates after preliminary screening of their applications. Hence, mere satisfying the eligibility criteria does not entitle a candidate to be called for the PAS. The PAS will be held at Mumbai and /or such other centres and on dates as may be decided by the Board

**I. ASST LEGAL ADVISER IN GR - C IN LEGAL DEPARTMENT**

- a) **Educational Qualifications (as on 01-05-1999):**  
**Essential:** First Class Bachelor's Degree in Law with a minimum of 60% marks or equivalent Grade For SC/ST candidates the minimum marks requirement is 55% or equivalent Grade  
**Desirable:** (i) First Class Master's Degree in Law (ii) Computer Applications  
**NOTE:** Same as note under H (a) above
- b) **Experience (as on 01-05-1999)**  
**Essential:** At least FIVE YEARS experience in the capacities mentioned at item H (b) above  
**Desirable:** Same as in item H (b) above
- c) **Age (as on 01-05-1999):** Not exceeding 40 years (i.e. Candidates must have been born not earlier than 02-05-1959) Upper age limit is relaxable by 3 years in case of candidates possessing exceptional qualifications and/or experience of value to the Bank  
**NOTE:** Also see item - 'J' below
- d) **Scheme of Selection:** Same as in item H (d) above  
**NOTE:** Candidates applying for the post of Asst Legal Adviser in Gr - C and fulfilling the age requirement specified for Legal Officer in Gr-B and who wish to be considered for that post, may indicate their choice accordingly in the App, against item No 10

- J. RELAXATION IN THE UPPER AGE LIMIT:** 3 yrs for OBC, 5 yrs for SC/ST For relaxation to other specified categories, please see the detailed advertisement. Cumulative age relaxation under different provisions is not available

**K. SERVICE CONDITIONS:**

- i) **Pay Scale**  
 a) For Gr - A Posts Rs 4475-9650  
 (total initial emoluments, approx Rs 9,400/-)  
 b) For Gr - B Posts Rs 4825-10350  
 (total initial emoluments, approx. Rs 10,100/-)  
 c) For Gr - C posts Rs 7150- 11050  
 (total initial emoluments, approx Rs 14,300/-)
- ii) Other benefits as per detailed Advertisement

**L. APPLICATION FEE.** Rs 60/- (No fee for SC/ST candidates)

payable by Demand Draft favouring RBI and payable at Mumbai. Candidates from un-banked centres may pay fee by crossed Indian Postal Orders in favour of RBI, payable at GPO, Mumbai. Fee once paid will not be refunded

**M. GENERAL INSTRUCTIONS:**

- i) CANDIDATES SHOULD REFER TO DETAILED ADVERTISEMENT TO BE PUBLISHED IN "EMPLOYMENT NEWS"/"ROZGAR SAMACHAR" of 12<sup>th</sup> to 18<sup>th</sup> June 1999, FOR FULL DETAILS REGARDING AGE RELAXATION, SCHEME OF SELECTION, SYLLABUS, JOB REQUIREMENT, SERVICE CONDITIONS, GENERAL INSTRUCTIONS, ETC.
- ii) CANDIDATES SHOULD NOT ENCLOSE ANY CERTIFICATES OR COPIES THEREOF WITH THE APP. THEIR CANDIDATURE WILL BE CONSIDERED ON THE STRENGTH OF THE INFORMATION DECLARED IN THE APP. IF AT ANY STAGE IT IS FOUND THAT ANY INFORMATION FURNISHED IN THE APP IS FALSE /INCORRECT OR IF ACCORDING TO THE BOARD, THE CANDIDATE DOES NOT SATISFY THE ELIGIBILITY CRITERIA, HIS CANDIDATURE/ APPOINTMENT IS LIABLE TO BE CANCELLED/ TERMINATED
- iii) All educational qualifications must have been obtained from recognized Universities/ Institutions in India or abroad. If grades are awarded instead of marks, candidates should clearly indicate its numerical equivalent.
- iv) If the App is required to be routed through the employer, to avoid late receipt, an advance copy together with fee must be forwarded direct, followed by regular copy (without fee)
- v) If Admission Letter/ any other communication from the Board is not received for WE contact RBI Office at the examination centre chosen with a passport size signed photograph, one day before the date of WE
- vi) Quote Roll No. in all correspondence with the Board
- vii) Decision of the Board in all matters connected with the recruitment, shall be final
- viii) Candidates will have to appear for WE at their cost. Those called for Interview/PAS will be reimbursed I Class/ II AC rail fare, as per Bank's rules
- ix) CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION
- N) CLOSING DATE 10-07-1999** For applicants residing abroad, in North-Eastern India and other far flung areas as indicated in the detailed advertisement the last date will be 17-07-1999
- O) CHECK-LIST FOR SUBMISSION OF THE APPLICATION FORM:**
- i) The Format of the Application Form given below should not itself be used as Application
- ii) The App, strictly in conformity with the Format, should be typed or neatly handwritten in Hindi or English, on white foolscap paper. App not in the prescribed Format shall be rejected
- iii) Name and Address should be written in capital letters in English only, since processing is computerized
- iv) Candidates should write their name and address on the reverse of the Demand Draft/in the space provided for the purpose, on the Postal Orders (if fee is payable) and enclose them to the application with a pin (should not be stapled).
- v) Candidates should ensure that all the entries have been correctly filled in and the App. as also the photograph are signed
- vi) On the cover containing the App, the post applied for, should be indicated
- vii) App should be forwarded to the **GENERAL MANAGER, RBI SERVICES BOARD, 6<sup>TH</sup> FLOOR, HONGKONG BANK BUILDING, M G ROAD, POST BAG NO. 10009, MUMBAI - 400 001, only by ordinary post.** App. in closed covers may also be deposited in the box, specially kept for the purpose, at the Board's Office

(contd. on pg. 1407)

(contd. from pg. 1406)

**FORMAT OF APPLICATION  
RESERVE BANK OF INDIA SERVICES BOARD, MUMBAI**

ADVT NO 1/98-99  
POST APPLIED FOR \_\_\_\_\_

RECEIPT NUMBER   
FEE PAID   
(FOR OFFICE USE ONLY)

1 **CATEGORY**  
WRITE [GEN] For General/ [SC] for Scheduled Caste/ [ST] for Scheduled Tribe/ [OBC] for Other Backward Class (OBC Candidates coming under "Creamy Layer" and thus not entitled to reservation should indicate their category as[GEN])

Paste a signed recent Passport size photograph

EXAMINATION CENTRE	CODE
<input type="text"/>	<input type="text"/>

(ONLY WHEN SELECTION PROCESS INCLUDES WRITTEN EXAMINATION)

3. **NAME IN FULL (IN ENGLISH)(SURNAME FIRST)(IN CAPITAL LETTERS)**

4. **SEX. WRITE [M] FOR MALE/ [F] FOR FEMALE**

D D

M M

Y Y

(last two digits)

5. **A) DATE OF BIRTH**

B) **AGE (as on 01-05-1999)** Yrs Mths Dys

6 **ACADEMIC/PROFESSIONAL QUALIFICATIONS (AS ON 01-05-1999)**  
(STARTING WITH MINIMUM QUALIFICATION STIPULATED FOR THE POST)

Name of the Exam (please specify)	Main subject(s)	Year of passing	University/Institute	Overall % of marks (up to two dec pts)	Class/ Div
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/> <input type="text"/> . <input type="text"/> <input type="text"/>	<input type="text"/>

7 **A. ARE YOU CLAIMING AGE RELAXATION UNDER JOB-EXPERIENCE/ EX-SERVICEMAN/DOMICILED IN J&K? WRITE [Y] FOR YES OR [N] FOR NO**

B IF YES, INDICATE UNDER WHICH CLAUSE OF THE ADVERTISEMENT

8. **EXPERIENCE (WITH REFERENCE TO THE ADVERTISEMENT) (AS ON 01-05-1999)**

Name and address of the Employer	Designation	Job profile	Period		Duration	
			From	To	Yrs	Mths
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

9. **EXAMINATION FEE PARTICULARS**

Name of the Drawee Bank/ Post Office	No. and Date of D D/Indian Postal Order/s	Amount Rs
<input type="text"/>	<input type="text"/>	<input type="text"/>

10. **WOULD YOU LIKE TO BE CONSIDERED FOR THE POST OF LO GR - B? WRITE [Y] FOR YES AND [N] FOR NO** (Applicable only to those applying for the post of ALA Gr - C)

11 **POSTAL ADDRESS (IN ENGLISH) (IN CAPITAL LETTERS)**

**STATE**  **PIN**

I hereby declare that all the statements made in this application are true, complete and correct to the best of my knowledge and belief. I understand that if at any stage, it is found that any information given in this application is false/incorrect or I do not satisfy the eligibility criteria according to the Board, my candidature/appointment is liable to be cancelled/terminated. I have read and understood the stipulations given in the advertisement and hereby undertake to abide by them.

Place  
Date

Name

Signature of the applicant