Rashtriya Chemicalsกลกสูงเรียกtilizers Limited

(A Government of India Undertaking) Administrative Building, Chembur, Mumbai- 400 074

Advertisement No.:01122023





Rashtriya Chemicals and Fertilizers Ltd (RCF Ltd) is a leading profit making company in the business of manufacturing and marketing of Fertilizers and Industrial Chemicals having revenue from operations of around Rs.21451.54 crores. The Manufacturing units are in Maharashtra (at Thal - Dist. Raigad and at Trombay - Chembur, Mumbai) with National Level Marketing Network. Company provides excellent career growth opportunities.

I) The Company invites applications for the following Posts & Disciplines: (Abbreviation details given after the table)

I	II	III	IV	V	VI
	NAME OF	NO OF	RESERVATION		Educational Qualification, Experience and Age as on 1st
	NAME OF THE POST & DISCIPLINE	NO. OF VACANCIES #	UR	OBC (NCL)	December, 2023
E1MED/011 22023	Officer (Medical) E1 Grade	5	3	2 (includi ng 1 Backlo g)	MBBS with completion of Internship and registration with Medical Council of India / Maharashtra Medical Council



[&]quot;RCF strives to have a workforce which reflects gender balance and women candidates are encouraged to apply."

Preference will be given to candidates who have passed Certificate Course in Industrial Health of Three months or Associate Fellow of Industrial Health (AFIH) recognized by State Government or Directorate General, Factory Advice Service & Labour Institute (DGFASLI) or have passed 2 year recognized Diploma in Anesthesiology. Must have functional knowledge of computer. Minimum Percentage: No percentage criteria.
year recognized Diploma in Anesthesiology.
Must have functional knowledge of computer.
Minimum Percentage:
No percentage criteria.
Upper Age Limit as on 01.12.2023 - 34 years for UR category, For OBC Category – 37 years.
Additional Concession for Candidates of Children/ family members of the victims of 1984 riots – 5 Years.
Post Qualification inline Experience as on 01.12.2023—
a. Must have minimum 2 years' experience in a hospital/ Industrial Hospital/ Corporate Hospital/ Clinics.
b. Self – Certification of experience by practicing Doctors shall also be considered.
The above two years of experience shall exclude internship period



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I	II	III	IV	VII	X
	NAME OF THE POST & DISCIPLINE		RESERVATION		Educational Qualification, Experience and Age as on 1 st December, 2023
POST CODE			UR	OBC (NCL)	
E1ENVIO/0 1122023	Engineer (Environmen tal) E1 Grade	1	1	-	a) Regular full time B.E /B.Tech./ B.Sc Engg. (Environmental Engg.) from university recognized by UGC / Government institution / AICTE approved. Minimum Percentage: The candidates should have secured minimum 60% aggregate in Final year of Engineering Graduation. Wherever CGPA/OGPA or letter grade is awarded in a degree, the candidate will have to indicate the equivalent percentage of marks in the application. If the specialization is not mentioned in the Mark Sheet / Degree certificate, letter from college/University specifying the specialization will be required. OR b) Regular full time B.E /B. Tech. preferably in Chemical discipline. AND 2 years Regular full time Post Graduate degree or Post Graduate Diploma in Environmental Engineering from



Chembur, Mumbar- 400 074
University recognized by UGC / Government institution /
AICTE approved.
Minimum Percentage:
The candidates should have secured minimum 60%
aggregate in Final year of Engineering Graduation and
60% aggregate in the final year of Post Graduate degree
or Post- Graduate diploma in Environmental Engineering.
Wherever CGPA/OGPA or letter grade is awarded in a
degree/diploma, the candidate will have to indicate the
equivalent percentage of marks in the application.
equivalent percentage of marks in the application.
If the specialization is not mentioned in the Mark Sheet /
Degree/Diploma certificate, letter from college/University
specifying the specialization will be required.
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OR
c) Regular Full time Graduation with regular full time M.E
/ M.Tech (Environmental) from University recognized by
UGC / Government institution / AICTE approved.
odo, dovemment institution, Alore approved.
Minimum Percentage:
The candidates should have secured 60% aggregate in
the final years of M.E / M. Tech (Environmental).
Wherever CGPA/OGPA or letter grade is awarded in a
degree, the candidate will have to indicate the equivalent
percentage of marks in the application.
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If the specialization is not mentioned in the Mark Sheet / Degree certificate, letter from college/University specifying the specialization will be required.
<u>Upper Age Limit as on 01.12.2023</u> -
30 years for Unreserved category.
Additional Concession for Candidates of Children/ family members of the victims of 1984 riots – 5 Years.
Experience as on 01.12.2023:
2 years' experience in the field of Environmental Management after acquiring above qualification. Preferably in process industry and having in depth
knowledge in latest environmental norms, rules, regulations and standards of national and international
levels. Preference will also be given to those who have done any distinguished work in Environmental Management. The period of training including apprentice
training will not be counted in the requisite experience period.

Abbreviations:

"UR" - Unreserved; "OBC (NCL)" - Other Backward Classes (Non-Creamy Layer);

The number of vacancies are tentative and may increase or decrease at the sole discretion of RCF Ltd and in Compliance of the Presidential Directives on reservation at the time of appointment. Accordingly, RCF Ltd reserves the right to cancel/restrict/enlarge/modify/alter the requirements advertised, if need so arises, without any further notice or assigning any reason therefor. In addition to the notified vacancies a panel of candidates shall also be proposed for unforeseen vacancies, including but not



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limited to vacancies caused by cessation of service of selected candidates, arising within one year from date of empanelment. Posts shall be filled according to reservation position. Accordingly, SC/ST/OBC/EWS/PwBD/ExSM category candidates are encouraged to apply. Further, RCF Ltd also reserves the right to raise/relax the minimum eligibility standards and to fill/ not to fill all or any of the above positions.

The postings of the selected candidates may be at any of the Units (Trombay / Thal) / Area offices of the company throughout India or at any project site as decided by the Management. The selected candidate will be assigned jobs/functions/assignments as per the business requirements of the Company including shift operations.

Accordingly, candidates other than PwBD category may also apply against the vacancies reserved for PwBD. However, their candidature will be considered in the event of non-availability of suitable candidates belonging PwBD category.

II) RESERVATION / CONCESSIONS / RELAXATIONS:

- a. Reservation of Posts for SC/ST/OBC(NCL)/PwBD/EWS categories candidates and relaxation thereof categories will be as per DPE guidelines.
- b. Category {SC/ST/OBC/PwBD/EWS} once submitted will not be changed and no benefit of other category will be admissible later on.
- c. SC/ST/OBC/EWS candidates can be considered under general standards of merit against the un-reserved posts provided no relaxation in age, qualification etc. is availed of/extended to them, wherever applicable.
- d. For claiming relaxation, the reserved category candidates should submit copy of Caste/PwBD certificate(s), in the Proforma prescribed by Govt. of India, issued by the Competent Authority, alongwith application form at the time of appearing for interview. If the certificate has been issued in a language other than English/Rajbhasha (Hindi), the candidates should submit a self- certified translated copy of the same either in English or Rajbhasha (Hindi).



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- e. Candidates belonging to OBC category but falling in creamy layer are not entitled to OBC reservation benefits. Accordingly, such candidates may choose to apply against the "UR" positions provided they meet the age criteria applicable to General category candidates and indicate their category as "General". RCF Ltd being a Central Public Sector Undertaking, only those communities that are mentioned in the common list of OBC notified by Government of India shall be treated as OBC for the purpose of reservation for employment under Central Government. Relevant list can be viewed at http://www.ncbc.nic.in. Accordingly, for claiming the benefit of OBC (NCL) category, candidate should submit & shall subsequently produce his latest caste certificate in the proforma prescribed by Government of India, applicable for purpose of reservation in appointment to posts under Govt. of India/Central Government /Public Sector Undertaking, as contained in DOPT Memo No.36036/2/2013-Estt/(Res.) dated 30.05.2014 from a Competent Authority issued on or after 1st April 2023. Such certificate should specifically state the candidate does not belong to the persons/sections (creamy layer) as mentioned in column 3 of the schedule to the Department of Personnel & Training, Government of India OM No. 36012/22/93-Estt. (SCT) dated 08.09.1993 and modifications issued vide OM No. 36033/1/2013-Estt.(Res.) dated 13.09.2017. Further the OBC (NCL) candidates will have to give a self-declaration, at the time of documents verification indicating that they belong to OBC (NCL).
- f. Relaxation in age will be allowed for 03 (three) years for OBC (NCL) candidates considered against reserved positions.
- g. Accordingly, maximum age limit is specified for each category and each post in the table mentioned above.

III) DATE OF RECKONING ELIGIBILITY CRITERIA:

The cut-off date for determining eligibility criteria in respect of minimum educational qualification, age and experience shall be 01.12.2023 and will remain unchanged irrespective of any reason whatsoever.



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IV) APPLICATION FEES:

Non - refundable application fee of ₹1000/- (Rupees One thousand only) plus Bank Charges and applicable taxes (GST) for the post of Officer category are required to be paid by General, OBC and EWS category candidates at the time of submission of online application form. Candidates can opt to pay either through internet banking account or credit/ debit card. No other mode of payment of application fee would be accepted. Application fee once paid will not be refunded under any circumstances. Candidates are, therefore, advised to verify their eligibility before payment of application fee. SC/ST/PwBD/ExSM/Female category candidates are not required to pay any application fee.

V) NATURE OF JOB FOR OFFICER:

The company has two units in operations at Thal – Alibag & Trombay- Mumbai and a nationwide Marketing Network. The posting of the selected candidate may be at any of units of the company or at any project site as decided by Management.

The job requires working in rotating shifts including night shift. The Officers may be posted in any plant/location subject to exigencies of work. Also, this job requires high level of physical fitness. The candidates if selected / provisionally selected would be required to meet the medical and physical fitness standards for post failing which they shall be considered ineligible and not qualifying the criteria.

VI) SALARY AND OTHER BENEFITS:

Recruitment - Post, Grade, Scale of pay & Gross Salary of Officer category

The employee is entitled to company accommodation (Accommodation in the Company's township will be provided in Thal Unit and is subject to availability in Trombay Unit). Performance Related Pay (PRP), Free Medical Facility for self and dependents, Gratuity, Contributory Provident Fund, Accident Insurance, Pension Scheme and Social Security Schemes as per Company rules.

Officer (E1 Grade): - Candidates will be selected in the E1 grade in pay scale of Rs. 40,000 – 1,40,000/-. The minimum total Monthly Gross salary works out to Rs. 81,900/- (Approx.) include Basic Pay + VDA (43.8%)+Perks (34%)+HRA (27% for class A cities/applicable rates for other places). Non Practicing Allowance @ 20% of Basic Pay for Officer (Medical).



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VII) SELECTION PROCESS:

The selection process for the above positions is through Personal Interview.

VIII) PERSONAL INTERVIEW:

- i. All Eligible candidates will be provisionally called for personal interview. Interview call letters in respect of such eligible & provisionally shortlisted candidates will be intimated for the same through email on their e-mail address as mentioned in their online application form. However, RCF Ltd will not be responsible for any delay or non-delivery of intimation sent electronically through SMS or e-mail, as the case may be. No other communication will be sent to such candidates for this purpose.
- ii. For appearing for personal interview all eligible outstation candidates will be reimbursed to and fro III tier AC Train / Bus fare (restricted to III Tier AC fare) by the shortest route on production of the ticket for appearing for Personal Interview. The reimbursement will be done only for correspondence address mentioned by the candidate in the application form. Mode of reimbursement shall be through transfer to bank account.
- iii. It may be noted that candidates will be called for personal interview provisionally on the basis of information submitted by them in online application form and their candidature will be considered vis-à-vis eligibility criteria for the post applied for as mentioned in the advertisement. It may be noted that the scrutiny of documents required to ascertain the eligibility criteria will be done before Personal Interview only. Candidates not meeting the eligibility criteria or not in possession of complete requisite original documents will be declared as ineligible and will not be allowed to attend the personal interview and no TA will be paid to them. Further, no queries shall be entertained in this regard.
- iv. The documents of the candidates will be verified before appearing for Personal Interview. If any candidate fails to meet the eligibility criteria and /or is not able to provide required supporting documents of eligibility criteria before the Personal Interview, the candidate will not be allowed to appear for the Personal Interview.



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IX) FINAL SELECTION:

i. Separate merit list will be drawn for candidates with reference to the number of available vacancies for each category. Merit list of suitable candidates shall be prepared on the basis of performance in the personal interview, with following weightages:

Personal Interview Criteria:

Sr. No.	Criteria	Marks
i	Personality & Communication Skills	15
ii	Subject knowledge	50
iii	Nature of experience	20
iv	General Awareness/Knowledge of Computer/Additional Qualification	15
	Total	100

ii. Candidates are required to qualify in the Personal Interview with minimum average of 50% marks in Personal interview.

iii. PRE-EMPLOYMENT MEDICAL EXAM:

Desirous candidates seeking employment with RCF Ltd. need to be medically fit as per RCF Ltd pre-employment medical standards. If a candidate is referred for a medical examination, it does not mean final selection and his / her selection will be subject to being declared as Medically Fit by RCF Ltd. designated Physician and subject to fulfillment of other eligibility criteria w.r.t Academic Qualification, Age, Valid Caste Certificate (as applicable), Income Certificate, Disability Certificate, Work experience, NOC, relieving letter from previous employer etc. as may be applicable.



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General Medical Examination Comprises 1) Physical examination 2) Audiometry 3) Electrocardiogram 4) Vision tests, Eye test 5) Pathology investigation (Blood and Urine) 6) X-Ray Chest P.A. View 7) Lung Function Test 8) Height and Weight 9) Body Mass index, etc 10) And any other further medical examination recommended by RCF Medical Officer as per circumstance.

X) HOW TO APPLY:

- a. Candidates are required to apply online providing details regarding age, date of birth, qualification, division and percentage of marks obtained, year of passing, respective School/College/University, work experience. Candidates are required to upload scanned copies of the documents in support of age, date of birth, educational qualification, work experience etc. in online portal of RCF. Candidates also required to upload their recent photograph and signature without which their application will not be accepted.
- b. Candidates fulfilling the prescribed eligibility criteria should apply online through RCFL website: Candidates have to log on to website www.rcfltd.com and go to HR-Recruitment section for submitting the online application.
- c. The below mentioned information should be readily available while filling up the online application form.
 - Since the online application form requires details of payment of processing fee of Rs. 1000/- (only for General, OBC and EWS applicants), caste (in case of SC/ST/OBC applicants) and the percentage of marks obtained in the qualifying examination, the candidates must have the relevant documents/ details readily available with them at the time of filling the online application form. There is no application processing fee for SC/ST/PwBD/ExSM/Female candidates.
- d. Before registering their application on the website, the candidates should possess the following:

Following are the specifications for uploading the documents -

- i. Photo Image should be of size 165 x 125 pixels in jpg/jpeg format and should not exceed 50 KB and not less than 20KB.
- ii. Sign Image should be of size 80 x 125 pixels in jpg/jpeg format and should not exceed 20 KB and not less than 10KB.
- iii. Scanned copies of documents in support of age, date of birth, educational qualification, experience etc.
- iv. Provision to pay application fee plus bank processing charges plus GST is there. Candidates can opt to pay through internet banking/ credit/ debit card.



- v. Valid & active Bank details such as Account Number, IFSC code, MICR code & PAN number for Reimbursement of Travelling Allowance.
- e. On filling up the Online Application Form, the candidate should check the details that he/she has filled in and if any corrections are required, the same should be done. He/she has then to confirm the details by pressing the "Submit Form" button after which no changes will be possible in the details provided. Then he/she is required to take a print of the application form. The candidates can also take the print out of application form later by submitting the application number in the link on the website under recruitment section. The candidates are required to note the application number for future reference.
- f. On submitting the application, online, if the same is accepted, the system will generate a Unique Application Number which will get printed on the Application Form. It may be noted that mere acceptance of the Online Form by the system does not mean that the candidature is accepted. This is subject to the candidate meeting the eligibility criteria exhaustively.
- g. For claiming relaxation, the reserved category candidates should submit copy of EWS/Caste/PwBD certificate(s), in the Proforma prescribed by Govt. of India, issued by the Competent Authority.
- h. For claiming the benefit of OBC (NCL) category, candidate should submit & shall subsequently produce his latest caste certificate in the proforma prescribed by Government of India, applicable for purpose of reservation in appointment to posts under Govt. of India/Central Government /Public Sector Undertaking, as contained in DOPT Memo No.36036/2/2013-Estt/(Res.) dated 30.05.2014 from a Competent Authority issued in the year 1st April 2023 or thereafter. Such certificate should specifically state the candidate does not belong to the persons/sections (creamy layer) as mentioned in column 3 of the schedule to the Department of Personnel & Training, Government of India OM No. 36012/22/93-Estt. (SCT) dated 08.09.1993 and modifications issued vide OM No. 36033/1/2013-Estt.(Res.) dated 13.09.2017. Further the OBC (NCL) candidates will have to give a self-declaration, at the time of documents verification indicating that they belong to OBC (NCL).
- i. No request with respect to the change in any data about category entered by the candidates will be entertained once the application is submitted successfully.
- j. Candidates should retain a photocopy of their Application Form for future reference.
- k. For any queries related to the online form, please email us on hr@rcfltd.com
- I. Candidates will have to submit the acknowledgement/ receipt of online payment at the time of Personal Interview.
- m. No other means / mode of application shall be accepted.



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Please read all the Instructions carefully before filling up the Form.

ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application. At the time of interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- a. using unfair means or
- b. impersonating or procuring impersonation by any person or
- c. misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- d. resorting to any irregular or improper means in connection with his/ her candidature or
- e. obtaining support for his/ her candidature by unfair means, or
- f. carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - i. to be disqualified from the examination for which he/ she is a candidate
 - ii. to be debarred either permanently or for a specified period from any examination /Interview conducted by RCF Ltd.

XI) GENERAL INSTRUCTIONS:

- a. Candidates are advised to go through the advertisement carefully and ascertain their eligibility before submitting their applications.
- b. While applying the candidates should mention their full name as it appears on the matriculation school certificate. Certificate issued by a Board of Secondary Education for passing Matriculation shall be the only acceptable document in support of proof of age.



- c. No claim of possession of a qualification equivalent to a prescribed qualification shall be entertained. Candidates possessing qualification as prescribed in the advertisement only should apply
- d. Minimum percentage of marks in the minimum educational qualification as indicated above shall be aggregate of last two semesters/ final year to be considered, irrespective of the weightage given to any particular semester/year by the Institute/University.
- e. Wherever CGPA/OGPA or letter grade in a degree is awarded; equivalent percentage of marks should be indicated in the application form as per norms adopted by the University/Institute. Where no norms have been specified, the CGPA/OGPA will be presumed to have been provided on a 10 points scale. Candidates having CGPA/OGPA or letter grade in a degree, however, will invariably have to produce a copy of these conversion norms/no norms with respect to his/her University/Institute at the time of Interview.
- f. Candidates possessing Post Graduate Degree/Post Graduate Diploma not mentioning the area of specialization will have to produce certificate of specialization in the relevant field in qualifying subject, from its University/Institute failing which he/she may not be allowed to attend the personal interview. It may be noted that it shall be responsibility of the candidate to verify and substantiate his/her claim of having requisite specialization in the advertised qualifying subject and no queries/correspondence shall be entertained in this regard at the time of interview.
- g. Candidates employed in Central/State Government/Quasi-Government/Public Sector Undertakings/Autonomous Bodies shall either forward their application through Proper Channel (printout of duly filled-in online application) or shall produce No Objection Certificate (NOC) from their present employer at the time of interview failing which his/her/their candidature will not be considered and he/she/they will not be allowed to appear in the interview.
- h. The age limit and minimum educational qualification are the minimum criteria and mere possession of the same by the candidate does not entitle him/her for participating in the selection process. RCF Ltd's decision regarding eligibility & shortlisting of applications shall be final & binding and no queries or correspondence shall be entertained in this regard.



- i. Details once submitted in the online application form will be final and request for any change including change in correspondence address/email address/mobile number/ category/ post applied for will not be entertained.
- j. Candidates should possess a valid email ID. Candidates are advised to keep the email ID (to be entered compulsorily in the online application form) active for at least one year. No change in the email ID will be allowed once submitted. All information/communication regarding participating in the selection process shall be provided through email to the candidates, found apparently eligible, based on the online application data. Responsibilities of receiving and downloading of information/communications, etc. will be of the candidate. RCF Ltd will not be responsible for any loss of email sent, due to invalid/wrong email ID provided by the candidate and no correspondence in this regard will be entertained.
- k. The candidature of all applicants would be provisional and subject to subsequent verification of certificates/testimonials etc.
- I. Only short listed candidates who are prima facie found eligible based on the information submitted in their online application will be called for participating in the selection process and will be intimated through electronic mode for the personal interview and RCF will not be responsible for any delay or non-delivery of such intimation.
- m. In case the applicant does not receive any communication within 90 days from the date of publication of this advertisement, it may be presumed that he/she has not been short listed for the selection process. Accordingly, candidates are advised to regularly visit "HR-RECRUITMENT" head on our website www.rcfltd.com for the updated information on the selection process.
- n. Mere admission to the selection process does not imply that Company (RCF Ltd) is satisfied about candidate's eligibility. The candidates should ensure that the details mentioned in the application form are correct and are in conformity with the eligibility criteria for the post applied for, as mentioned in the advertisement. In case it is detected that a candidate does not fulfill any of the advertised eligibility criteria or has given false declaration or suppressed any material fact or information having any bearing on his candidature, he/she shall render himself/herself ineligible for consideration at any stage of selection and for termination at any time during employment, if recruited.



- o. Further, RCF Ltd reserves the right to cancel/restrict/enlarge/modify the recruitment/selection process of advertised posts without any further notice or assigning any reasons whatsoever, if need so arises.
- p. Any corrigendum/addendum/errata in respect of this advertisement shall be displayed only on RCF Ltd's website www.rcfltd.com under the head "HR-RECRUITMENT". No further press advertisement will be issued. Hence prospective applicants are advised to visit RCF Ltd website regularly for latest update with regard to this advertisement.
- q. Court of jurisdiction for any dispute pertaining to any issue arising out of this recruitment process will be at Mumbai only to the exclusion of all other Courts.
- r. Candidates should retain their copy of Pay in e-receipt and Registration Slip as they can be asked to produce it for future reference.
- s. Decision of RCF in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the RCF in this behalf.
- t. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead of disqualification of the candidate from the selection process and he/she will not be allowed to appear in any RCF recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.
- u. Canvassing in any form at any stage shall be considered a disqualification for employment in the Company.



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v. The schedule of activities is as follows:

Activity	Date
Commencement of On-Line registration of application by candidates.	17/01/2024 at 8:00 am
Last date for on-line registration of application by candidates	31/01/2024 at 5:00 pm

- w. Only online Payments will be accepted. Cash payment will not be accepted.
- x. Only ON-LINE applications will be accepted. Physical form of application will not be accepted.

XII) <u>IMPORTANT INSTRUCTIONS:</u>

- 1. The Online Application shall be deemed to be submitted only upon receipt of Application Fee (wherever applicable) and upload of Self Attested Photograph and Signature within prescribed time limit.
- 2. Candidates are advised in their own interest to complete the registration process, pay application fee online (wherever applicable) and final submission of online application sufficiently in advance before the last date so as to avoid the possibility of disconnection /inability / failure to log on to the website on account of heavy load on internet or website jam.
- 3. We hereby caution the general public not to fall prey to the dubious agencies/organizations/individuals/aiming at fleecing money from the innocent public. Don't believe any advertisement/job announcement of RCF Ltd. circulated through e-mail, social media etc. Please rely on information hosted on our website www.rcfltd.com for any job/career related information pertaining to RCF Ltd.

Encl.: -

Annexure I- PwBD Certificate format
Annexure II- OBC Certificate format
Annexure III- SC/ST Certificate format
Annexure IV- Income & Asset Certificate format



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