INDIAN OVERSEAS BANK
(A Govt. of India Undertaking)
Central Office, 763, Anna Salai, Chennai – 600002
www.iob.in
Good People to Grow with

Advt. No.: HRDD/RECT/04/2023-24   Dated: 06.11.2023

RECRUITMENT OF SPECIALIST OFFICERS- 2023 - 2024

Indian Overseas Bank, a leading Public Sector Bank with headquarters in Chennai having geographical presence all over India and abroad invites online applications from qualified and experienced professionals for recruitment against **66 Vacancies** **for Specialist Officers for the various posts in MMG Scale II, III and SMG Scale IV**.

Interested candidates who fulfil the eligibility criteria may apply online from **06.11.2023 to 19.11.2023** by visiting our website **www.iob.in.** No other mode of application will be accepted.

Before applying, candidates are advised to read this advertisement carefully and ensure that they fulfill the stipulated eligibility criteria. They should note that Application Fee / Intimation charges once deposited will neither be refunded nor be adjusted against any other recruitment process. Candidates are advised to fill their particulars Online by themselves correctly.

The important dates are as follows:

ACTIVITIES	DATES
Payment of Application Fee / Intimation Charges	**06.11.2023 to 19.11.2023**
Opening Date of Online Registration	**06.11.2023**
Closing Date of Online Registration	**19.11.2023**

A. DETAILS OF THE POSTS & RESERVATION

a) As the reservation for Physically Challenged persons is on horizontal basis, the selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/EWS/UR-GEN) to which they belong.
b) The number of vacancies and the number of reserved vacancies is provisional and may vary according to actual requirements of the Bank.
c) The selected candidates will be placed anywhere in India from time to time and on such terms and conditions as may be decided by the Bank.

SC – Scheduled Caste, **ST** – Scheduled Tribe, **OBC** – Other Backward Classes, **EWS** – Economically Weaker Section, **UR (Gen)** – Unreserved (General), **PWBD** - Persons with Benchmark Disabilities, **HI**-Hearing Impaired, **OC** – Orthopedically Challenged, **VI** –Visually Impaired, **ID** – Intellectual Disability, **MMGS II** - Middle Management Grade Scale II, **SMGS IV** – Senior Management Grade Scale IV

POST CODE	POST NAME	GRADE	VACANCY	SC	ST	OBC	EWS	UR (GEN)	OUT OF WHICH (PWBD)			
									HI	OC	VI	ID
01	Manager (Law)	MMGS II	**8**	1	1	2	2	2	-	-	-	-
02	Senior Manager (Law)	MMGS III	**2**	-	-	1	-	1	-	-	-	-
03	Manager (IS Audit)	MMGS II	**3**	-	-	1	-	2	-	-	-	-
04	Senior Manager (IS Audit)	MMGS III	**2**	-	-	-	-	2	-	-	-	-
05	Manager (Security)	MMGS II	**3**	1	-	1	-	1	-	-	-	-
06	Chief Manager (Risk)	SMGS IV	**2**	-	-	-	-	2	-	-	-	-
07	Manager (Civil)	MMGS II	**2**	-	-	1	-	1	-	-	-	-
08	Manager (Architect)	MMGS II	**2**	-	-	1	-	1	-	-	-	-
09	Manager (Electrical)	MMGS II	**2**	-	-	1	-	1	-	-	-	-
10	Manager (Treasury)	MMGS II	**2**	-	-	-	-	2	-	-	-	-
11	Manager (Credit)	MMGS II	**20**	6	2	8	2	2	1	1	-	-
12	Manager (Marketing)	MMGS II	**5**	1	1	1	1	1	-	-	-	-
13	Manager (Human Resources)	MMGS II	**2**	-	-	-	-	2	-	-	-	-
14	Senior Manager (Human Resources)	MMGS III	**1**	-	-	-	-	1	-	-	-	-
15	Manager (Full Stack Developer)	MMGS II	**2**	-	-	-	-	2	-	-	-	-
16	Manager (Finacle Customization)	MMGS II	**1**	-	-	-	-	1	-	-	-	-
17	Manager (DB Admin/ OS Admin)	MMGS II	**2**	-	-	1	-	1	-	-	-	-
18	Manager (Data Center Administrator)	MMGS II	**1**	-	-	-	-	1	-	-	-	-
19	Manager (Testing and Digital Certificate)	MMGS II	**1**	-	-	-	-	1	-	-	-	-
20	Manager – Digital Banking (IB, MB, UPI & IOBPAY)	MMGS II	**1**	-	-	-	-	1	-	-	-	-
21	Manager - Digital Banking (RTGS & NEFT)	MMGS II	**1**	-	-	-	-	1	-	-	-	-
22	Manager – Digital Banking (Debit Card, Switch & DCMS)	MMGS II	**1**	-	-	-	-	1	-	-	-	-
	TOTAL		**66**	**9**	**4**	**18**	**5**	**30**	**1**	**1**	**-**	**-**

B. ELIGIBILITY CRITERIA

i. NATIONALITY/CITIZENSHIP

A candidate must be either -

i) a Citizen of India or
ii) a subject of Nepal or
iii) a subject of Bhutan or
iv) a Tibetan refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or
v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favor a certificate of eligibility has been issued by the Government of India.

A candidate in whose case a certificate of eligibility is necessary may be admitted to the Online Examination / Interview conducted by the Bank, may be provisionally selected, but on final selection, the offer of appointment may be given only after the necessary eligibility certificate issued by the Government of India, is produced.

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications, work experience, etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in the online application form. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard.

Merely applying for / being shortlisted / appearing for the interview and/or subsequent processes do not imply that a candidate will necessarily be offered employment in the Bank. No request for considering the candidature under any category other than in which the candidate applied will be entertained.

ii. EDUCATIONAL QUALIFICATION & POST QUALIFICATION WORK EXPERIENCE (AS ON 01.11.2023)

Educational Qualifications, Post Qualification Work Experience, Skills required & Nature of Duties to be performed POST-WISE are detailed below. The date of Clearance of certification courses done by the candidate should be within 3 years from 01.11.2023. (i.e., on or after 01.11.2020 and on or before 01.11.2023)

Post Code	Post Name	Age Limit	Educational Qualifications	Post Qualification Work Experience (Minimum)
01	Manager (Law)	Min - 27 Max - 35	Full Time Degree in Law	Enrolled as Advocate with Bar Council and 2 years of experience as practicing Advocate plus 3 years of work experience as Law officer in the legal department of a Schedule Commercial Bank/ Private Sector Bank/ NBFCs **(or)**

				5 years of work experience as Law Officer in the legal department of a Schedule Commercial/ Private Sector Bank/ NBFCs
02	Senior Manager (Law)	Min - 30 Max - 40	Full Time Degree in Law	Enrolled as Advocate with Bar Council and 2 years of experience as practicing Advocate plus 5 years of work experience as Law officer in the legal department of a Schedule Commercial Bank/ Private Sector Bank/ NBFCs **(or)** 7 years of work experience as law Officer in the Legal department of Schedule Commercial Bank/ Private Sector Bank/ NBFCs
03	Manager (IS Audit)	Min - 25 Max – 35	Full Time B.E. / B. Tech Degree or Post Graduate Degree in Computer Science/ Computer Technology/ Computer Science & Engineering/ Computer Engineering /Information Technology/ Electronics & Communication/ Information Security/ Cyber Security. Preference will be given to candidates who possess CISA/ DISA Certification.	Candidate with work experience in BFSI Sector in handling various IS Audit. 02 years of experience in IS Audit domain. Experience in Cyber Security, Ethical Hacking, Audit/ Security tools are Preferred
04	Senior Manager (IS Audit)	Min - 30 Max - 40	Full Time B.E. / B. Tech Degree or Post Graduate Degree in Computer Science/ Computer Technology/ Computer Science & Engineering/ Computer Engineering / Information Technology/ Electronics & Communication/ Information Security/ Cyber Security. Preference will be given to candidates who possess CISA/ DISA Certification.	Candidate with work experience in BFSI Sector in handling various IS Audit. 04 years of experience in IS audit domain. Experience in Cyber Security, Ethical Hacking, Audit/ Security tools are Preferred.
05	Manager (Security)	Min - 25 Max - 35	Full Time graduation in any discipline	An officer not below the rank of Captain of Indian Army or equivalent rank in Indian Navy/ Air Force, with a minimum of 5 years of commissioned service. **(or)**

				An officer not below the rank of Asst. Superintendent/ Deputy Superintendent/ Asst. Commandant/ Deputy Commandant of Indian Police/ Para Military Forces with a minimum of 5 years' service post training, as an Officer in such Force.
06	Chief Manager (Risk)	Min - 30 Max - 40	Full Time Graduate in any discipline and Full Time Postgraduate (desirable) in Mathematics / Statistics/ Economics/ Commerce (or) Full Time MBA in Finance (or) Full Time MCA (or) CA/ ICWA CAIIB and Certificate Course in Risk Management from IIBF/ NIBM - Mandatory Financial Risk Management (FRM)/ Professional Risk Manager (PRM), Chartered Financial Analyst (CFA), Advance Excel Management, R and Python (hands on experience) - Desirable	8 years of experience in Bank in Officer's Cadre out of which 3 years of experience in Risk Management Department.
07	Manager (Civil)	Min - 25 Max - 35	Full Time B.E./ B. Tech Degree in Civil Engineering.	5 years of experience in construction/ maintenance of multistoried Commercial/ Residential Building involving RCC framed/ pile foundation construction, project planning and control involving experiences in design and preparation of cost estimate for construction work, checking of contractor's bills and experience in other infrastructure facilities like plumbing, drainage works, etc. in Govt./ Semi. Govt. Dept. or institutions/ Public Sector Undertakings/ Listed corporate or its group companies.
08	Manager (Architect)	Min - 25 Max - 35	Full Time Bachelor's Degree in architecture To have a valid registration of Council of Architect (CoA) To have knowledge of Auto CAD and should be conversant with	5 years of experience in Planning, Designing, Supervision and execution of Multistoried Commercial/ Institutional/ Residential project along with interiors works and involving experiences in preparation of cost estimate for construction work in Govt./ Semi. Govt. Dept or institutions/ Public Sector

			Govt. guidelines pertaining to procurement of works, goods and services.	Undertaking/ Listed corporate or its group companies.
09	Manager (Electrical)	Min - 25 Max - 35	Full Time B.E./ B. Tech Degree in Electrical Engineering.	5 years of experience in maintenance of Electrical Substation of 2000 KVA Transformer capacity and above, Electrical Distribution System in Multistory Building, Projects and Maintenance of HVAC System, DG Sets, energy saving devices, starters, control panel, HT-LT switch gears, cabling lifts, etc. and also in preparation of tender specifications, evaluation and checking of contractor bills. Possessing valid Electrical Supervisors Certificate of Competency issued by Electrical Licensing Board.
10	Manager (Treasury)	Min - 25 Max - 35	Full Time Degree in any discipline. Preference will be given to applicants with post – graduation in Business/ Management/ Finance/ Banking	2 years of work experience in Treasury Operation of Bank/ NBFC/ FI
11	Manager (Credit)	Min - 25 Max - 35	Full Time Bachelor's degree, with a background in finance, accounting or other related fields. Additional qualifications such as MBA (Finance) or CFA/CMA/CA and practical designations such as the Commercial Banking and Credit Analyst (CBCA) program will be given high preference	3 years of experience in a Bank/ Financial Institution in underwriting MSME, Mid Corporate and Large Corporate Credit proposals
12	Manager (Marketing)	Min - 25 Max - 35	Full Time MBA – Marketing **(or)** PGDBM - Marketing (equivalent to MBA)	3 years of experience in BFSI/ NBFC in the field of Marketing
13	Manager (Human Resources)	Min - 25 Max - 35	Full Time Graduate in any discipline and Full Time Post Graduate degree in Personnel Management / HR / HRD **(or)** Two Years Full Time Post Graduate Diploma	4 years of experience in SCBs/ PSUs/ PSEs handling various areas of Human Resource Management/ Development

				in Personnel Management / HR / HRD	
14	Senior Manager (Human Resources)	Min - 30 Max - 40		Full Time Graduate in any discipline and Full Time Post Graduate degree in Personnel Management / HR / HRD **(or)** Two Years Full Time Post Graduate Diploma in Personnel Management / HR / HRD	7 years of experience in SCBs/ PSUs/ PSEs handling various aspects of Human Resource Management/ Development
15	Manager (Full Stack Developer)	Min - 25 Max - 35		Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic Engineering) **(or)** MCA/ MSc (Computer Science)/ MSc (IT).	3 years of hands-on experience in development work in multiple platforms Skills Required: 1.Development, Testing, Implementation & Maintenance of Projects across all programming languages. 2. Strong knowledge in Oracle Database & RDBMS Concepts 3. Basic knowledge in Operating Systems, Windows Family & UNIX, RedHat 4.Preferable having knowledge in Cloud Technologies.
16	Manager (Finacle Customization)	Min - 25 Max - 35		Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic Engineering) **(or)** MCA/ MSc (Computer Science)/ MSc (IT)	3 years of experience in Finacle customization in version 10.2.17 and above Skills Required: 1. Python Development 2. PL SQL Programming 3. Other Scripting Languages – Ruby, Golang, Per 4. Operation System – Linux, Windows 5. Programming - .NET & JAVA
17	Manager (DB Admin/ OS Admin)	Min - 25 Max - 35		Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic Engineering) **(or)** MCA/ MSc (Computer Science)/ MSc (IT)	3 years of hands-on experience in OS administration Skills Required: 1. In-depth Knowledge of operating systems 2. Familiarity with Hardware 3. Knowledge of Coding and Networking 4. Communication and Interpersonal Skills 5. Gain Practical Experience 6. Problem-Solving and Administration 7. Networking 8. Cloud Computing
18	Manager (Data Center Administrator)	Min - 25 Max - 35		Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic	3 years of hands of experience in data center administration Skills Required: 1. Specialist in Data Centre Virtualization technologies like Vmware, Redhat openshift, Kubernetes, etc.

			Engineering) **(or)** MCA/ MSc (Computer Science)/ MSc (IT)	2. Skills and abilities in installing, configuring and managing various private/ Public cloud technologies 3. Networking 4. Virtualization 5. Project Management 6. Cloud Management 7.Customer Relationship Management 8. Storage 9. Saas
19	Manager (Testing and Digital Certificate)	Min - 25 Max - 35	Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic Engineering) (or) MCA/ MSc (Computer Science)/ MSc (IT)	3 years of hands of experience in testing Skills Required: 1. Knowledge and hands on experience in Test Automation Tools like UFT/ QTP, Selenium/ Burp suit, etc. Familiar with Programming Fundamentals (Structured Programming and Object-Oriented Programming) and SQL to conduct Database Testing. 2. Experience in TEST Scripts/ Test data/ Bug Reporting, Knowledge on different Levels of testing, completed ISTQB or any testing course (Integration testing, System Testing and Acceptance Testing)
20	Manager – Digital Banking (IB. MB, UPI & IOBPAY)	Min - 25 Max - 35	Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic Engineering) (or) MCA/ MSc (Computer Science)/ MSc (IT)	3 years of experience in BFSI/ NBFC/ FinTech/ MNCs in Digital Payments Skills Required: 1.Human Resource Management & Vendor Management/ Negotiation Skills 2. Excellent Verbal & Written Communication Skills & ability to coherently present ideas. 3. Holistic skills to succeed as in IT professional from Digital Banking perspective 4. Experience in operations of digital payments and its related activities.
21	Manager - Digital Banking (RTGS & NEFT)	Min - 25 Max - 35	Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic Engineering) **(or)** MCA/ MSc (Computer Science)/ MSc (IT)	3 years of experience in BFSI/ NBFC/ FinTech/ MNCs: • Extensive troubleshooting knowledge on WebSphere Application Server, JBoss, IBM MQ • Installation and configuration of Middleware Products (WebSphere Application Server, Web-logic, Microsoft IIS, JBoss EAP, JBoss EWS, IBMHTTP Server, Apache Web Server) • Hands-on experience in Unix Platforms (AIX, Solaris OS, Linux) and Windows Platform Skills required: 1. Human Resource Management & Vendor Management/ Negotiation Skills

				2. Excellent Verbal & Written Communication Skills & ability to coherently present ideas 3. Holistic skills to succeed as in IT professional from Digital Banking perspective 4. Oracle Database Administration 2019 Certified Professional 5. Oracle Database Administrator 2019 Certified Master, 6. Oracle Database Administrator 2019 – Professional (OCP) 7. Extensive technical knowledge on Middleware Server, WebLogic, Microsoft IIS, JBoss EAP, JBoss EWS Redhat Open Runtime, Tomcat) 8.Experience in operations of digital payments and its related activities
22	Manager – Digital Banking (Debit Card, Switch & DCMS)	Min - 25 Max - 35	Full Time B.E/ B. Tech/ M. Tech (in Computer Science & Engineering/ Information Technology/ Electronics & Communications/ Electrical & Electronic Engineering) **(or)** MCA/ MSc (Computer Science)/ MSc (IT)	3 years of experience in BFSI/ NBFC/ FinTech/ MNCs will be preferred. Skills Preferred: 1. Human Resource Management & Vendor Management/ Negotiation Skills 2. Excellent Verbal & Written Communication Skills & ability to coherently present ideas 3. Holistic skills to succeed as in IT professional from Digital Banking perspective 4. Experience in operations of digital payments and its related activities.

Note:

- Required work experience should be full time, relevant to the post applied and should be *post qualification* i.e., from the date of acquiring the prescribed qualification till 01.11.2023 (inclusive).
- Educational qualifications should be from a university recognized by Govt. of India approved by Govt. regulatory bodies with a minimum of 60% marks in aggregate.

iii. **AGE (AS ON 01.11.2023)**

All the eligibility criteria (**Age, Educational Qualification and Post Qualification Work Experience etc**.) shall be computed as on **01.11.2023** (inclusive). Relaxation in maximum age for SC/ST/OBC/PWBD/Ex-Servicemen will be as per extant Government Guidelines

a. **RELAXATION IN UPPER AGE LIMIT**

S. No.	CATEGORY	AGE RELAXATION
1	Scheduled Caste/ Scheduled Tribe Candidates	5 years
2	Other Backward Classes Candidates (Non – Creamy Layer)	3 years
3	Persons with Benchmark Disabilities	10 years
4	Persons affected by 1984 riots	5 years

5	Ex-servicemen, Commissioned Officers, including Emergency Commissioned Officers (ECOs) / Short Service Commissioned Officers (SSCOs), who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 12 months from the date prescribed for closing of online registration) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment, subject to ceiling as per Government guidelines	5 years

i) In case of a candidate who is eligible for relaxation under more than one of the above categories, the age relaxation will be available on cumulative basis with any one of the remaining categories for which age relaxation is permitted as mentioned above in Point 3 to 5. This cumulative age relaxation is available to SC/ST/OBC candidates, subject to a maximum upper age limit of 50 years.

ii) Maximum age limit specified is applicable to General Category candidates and Economically Weaker Section (EWS) category candidates.

iii) Above relaxations are available only if the candidates fulfill the various conditions prescribed in the Govt. of India orders and instructions in this regard. To claim age relaxation, candidates should submit a copy of the necessary/requisite Certificate(s) at the time of interview.

iv) There is no reservation for Ex-servicemen in Officers' Cadre. However, age relaxation is applicable as per extant Government guidelines.

b. Definition OF Ex-Servicemen (EXSM):

a) Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in Government of India, Ministry of Home Affairs, Department of Personnel & Administrative Reforms Notification No. 36034/5/85 Est. (SCT) dated 27.10.1986 as amended from time to time.

b) An ex- serviceman who has once joined a Government job on civil side after availing of the benefits given to him as an Ex-Serviceman for his re-employment, including a job in Public Sector Undertaking ceases to enjoy Ex-serviceman status for further employment.

RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES (PWBD)

Under section 34 of "The rights of Persons with Disabilities Act, 2016," persons with benchmark disabilities are eligible for Reservation. The post is identified suitable for the Persons under categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time.

A. Orthopedically Challenged ("OC" Category):

A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims, Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological / limb dysfunction. Orthopedically challenged persons are covered under locomotor disability with following benchmark:
   a. OA - One arm affected (Right or Left)
   b. OL - One leg affected (Right or Left)
   c. OAL - One arm & One Leg affected
   d. BL - Both legs affected but not arms

Persons with OA and OAL category should have normal bilateral hand functions.
   a. "**Leprosy cured person**" means a person who has been cured of leprosy but is suffering from:

i.   Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eyelid but with no manifest deformity.

ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity.

iii. extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly.

b. "**Cerebral palsy**" means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth.

c. "**Dwarfism**" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less.

d. "**Muscular dystrophy**" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophies have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue.

e. "**Acid attack victims**" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

B. Visual Impairment ("VI" Category): Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

a. Blindness:
   i.   Total absence of sight; OR
   ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
   iii. Limitation of the field of vision subtending an angle of less than 10 degrees. OR

b. Low Vision:
   i.   Visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; OR
   ii. Limitation of the field of vision subtending an angle of less than 40 degrees up to 10 degrees.

C. Hearing Impaired ("HI" Category):
a. Deaf: means person having 70 DB hearing loss in speech frequencies in both ears.
b. Hard of Hearing means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

D. Intellectual Disability ("ID" Category):

Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

1. Intellectual disability

a. **Autism Spectrum disorder** (ASD) means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand 6 relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behavior.

b. "**Specific Learning Disability**" (SLD) means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and

includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.

c. "**Mental Illness**" (MI) means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence

2. "**Multiple Disabilities**" means multiple disabilities amongst clause "A"; "B"; "C";" D (1)".

Note: Only those persons with benchmark disabilities would be eligible for reservation. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority.

A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority.

The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016" and as per vacancies available.

EWS (Economically Weaker Section)

1. Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes and the Other Backward Classes and whose family has gross annual income below Rs.8.00 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. The income shall include income from all sources i.e. salary, agriculture, business, profession etc. and it will be income for the financial year prior to the year of application. Also, persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:

   a. 5 acres of Agricultural Land and above;
   b. Residential flat of 1000 sq. ft. and above;
   c. Residential plot of 100 sq. yards and above in notified municipalities;
   d. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. The property held by a "Family" in different locations or different places / cities would be clubbed while applying the land or property holding test to determine EWS status.

3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for document verification/interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/interview.

4. The term "Family" for this purpose will include the person who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.

5. The instructions issued by the Government of India in this regard from time to time shall be adhered to.

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

The **Competent Authority** for the issue of the certificate to SC / ST / OBC / Economically Weaker Section / Persons with Benchmark Disabilities is as under (as notified by GOI from time to time):

i) **For Scheduled Castes / Scheduled Tribes / Other Backward Classes:**

(i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tahsildar (iv) Sub-divisional officer of the Area where the candidate and or his family normally resides.

ii) **Economically Weaker Section:**

(i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner, (ii) Chief Presidency Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate, (iii) Revenue Officer not below the rank of Tahsildar and (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

iii) **For Persons with Benchmark Disabilities:**

Authorised certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.

Candidates belonging to SC, ST, OBC, EWS, PWBD categories must submit certificates in support of it at the time of interview.

a) **EMOLUMENTS (As on 01.11.2023) AND RELEVANT POLICIES**

i. **PAY SCALE, ALLOWANCES AND PERQUISITIES**

Scale / Grade	Scale of Pay (In Rupees)
MMGS II	48,170 – 1,740 / 1 – 49,910 – 1,990 / 10 – 69,810
MMGS III	63,840 – 1,990 / 5 – 73,790 – 2,220 / 2 – 78,230
SMGS IV	76,010 – 2,220 / 4 – 84,890 – 2,500 / 2 – 89,890

DA, HRA, CCA etc., will be as per rules in force from time to time.

ii. PROBATION PERIOD

Candidates selected will be on probation for a period of 2 years (active service) from the date of joining the Bank. Their confirmation in Bank's service will be as determined by the Bank in terms of Officers' Service Regulation (OSR).

iii. BOND AMOUNT

Candidates selected for appointment will be required to execute a Financial Service Indemnity Bond for Rs.1,00,000/- (Rupees One lac) for posts under MMGS II & III and RS.2,00,000/- (Rupees Two lakhs) for post under SMGS IV for rendering service for a minimum period of 3 years.

iv. POSTING, TRANSFER AND JOB ROTATION

The selected candidates will be posted as per the requirement of the Bank and thereafter liable to be transferred anywhere in India at the sole discretion of the Bank and as per its exigencies, to any of the Bank's Branches/ Offices, anywhere in India from time to time and on such terms and conditions as may be decided by the Bank.

v. LEAVE, TRAVEL ALLOWANCE

The leave and travel allowance will be as per Service Rules of the Bank applicable at the time of appointment.

vi. OTHER ALLOWANCES

Specialist Officers, being recruited laterally for the said posts i.e., in MMG Scale II, III and SMG Scale IV will also be eligible for the following facilities during their probation period itself, as per the extant Bank's guidelines in force (as per the eligibility of respective Scales):

a) Conveyance Expenses
b) Newspaper Cost
c) Telephone/ Mobile Expenses
d) Entertainment Expenses
e) Residential Furniture
f) Bank Owned Quarters or Leased accommodation including Rental Advance & Brokerage

b) SELECTION PROCESS

Selection will be made based on an Online Examination followed by Interview. Candidates qualifying in the Online Examination would be called for personal Interview. Merely satisfying the eligibility norms do not entitle a candidate to be called for Online Examination or Interview.

The Bank reserves the right to call only the requisite number of candidates for the Online Examination and Interview after preliminary screening / short listing with reference to candidates' qualification, experience, profile vis-à-vis job requirements etc.,

Results of the candidates who have qualified for various stages of the recruitment process and the list of candidates finally selected will be made available on the website. Final selected list will be published on the website.

c) **APPLICATION GUIDELINES**

The candidates must apply for **ONE POST ONLY (except for post codes 15 – 22)**, subject to fulfilment of eligibility criteria. However, if candidates have applied multiple times for the same post, the last submitted application will only be considered. **For post codes 15 – 22** candidates are permitted to apply for more than one post subject to fulfilling the respective eligibility criteria. Candidates can apply through online only from **06.11.2023 to 19.11.2023** and no other mode of application will be accepted.

i. **PRE-REQUISITES FOR APPLYING ONLINE**

Before applying online, candidates should:
a) Go through the detailed advertisement by clicking the **Advertisement (English)** available under the title **"RECRUITMENT OF SPECIALIST OFFICERS - 2023-24"** in our website www.iob.in under *"Careers"* page and ensure candidate's eligibility before applying for the said post.
b) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given in **Annexure I** to this advertisement.
c) Have a valid personal email ID, which should be kept active throughout the entire recruitment process. Bank may send call letters for the Interview/Final Selection etc. through the registered e-mail ID. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying Online and must maintain that email account.

ii. **PROCEDURE FOR APPLYING ONLINE**

a) Candidates are first required to go to the Bank's website "www.iob.in" and click on the **"Careers"** Page to open the link **"Recruitment of Specialist Officers – 2023-24"** and select the post to be applied then click on the Register Online link.
b) Candidate must First Register Online by clicking "Click here to Register Online"
c) On successful registration, E-mail will be sent to the candidates along with the Registration Number and Password for applying Online. Candidates should note his/ her Unique Registration Number and Password for future reference failing which they will not be able to proceed further.
d) Now, Candidates must Click the menu "Click here to Apply Online".
e) Candidates will have to enter all the required details in the online application form.
f) Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature (Annexure I).
g) Candidates should fill in the details in the Online Application at appropriate places very carefully and click on the "SUBMIT" button at the end of the Online Application format. Before pressing the "SUBMIT" button, candidates are advised to verify that every field is filled in the application using the "RECHECK"/ "PREVIEW" button. The name of the candidate or his /her father/husband etc. should be spelt correctly in the application as it appears in the certificates/mark sheets. Any change/alteration found may disqualify the candidature.
h) On successful submission of the Online Application form, a message "Application Successfully Submitted" will be displayed.
i) Next, click "Upload Relevant Documents" Menu to upload the Birth Certificate / Degree (UG / PG) / Work Experience Certificate / No Objection Certificate (if applicable) from Employer.

j) Candidates should take a printout of the system generated submitted Online application form by clicking the "Print your Application" link & save the printed application form for future reference.

k) **Application Fee / Intimation Charges (Non-Refundable)**

Category of Applicant	Application Fee
SC/ST/PWD (Only Intimation charges)	INR 175/- (Rupees One Hundred Seventy-Five Only) inclusive of GST
For all others (Including OBC & EWS)	INR 850.00 (Rupees Eight Hundred and Fifty Only) inclusive of GST

l) Application once made will not be allowed to be withdrawn and fee once paid will NOT be refunded under any circumstances nor can it be adjusted against any other recruitment process.

Payment by Online Mode

Candidates who have submitted the Online Application successfully may proceed for payment of intimation charges through Online Mode. For making the payment candidates are required to click on **"Online Payment of Intimation Charge"** to navigate to the Online payment page. The payment can be made using Debit Card/ Credit Card or **Internet Banking** mode only. The candidates opting for Internet Banking would be provided with two options:

1. Payment through IOB Net Banking 2. Payment through Other Banks' net banking.

Candidates who have accounts with internet banking option in IOB may choose "IOB NET BANKING" option and others may choose the "Other Banks NET Banking Option". Bank Transaction charges for Online Payment of Intimation charges through internet banking payment facility of any Bank (other than IOB) will have to be borne by the candidates.

On successful completion of the transaction, **an e-receipt** will be generated. Candidates are required to take a printout of the e-receipt for future reference. Candidates can also reprint the E-receipt later by clicking on **"Reprinting E-receipt after payment of Intimation Charges"** link.

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected. 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.

Credit History: The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. The minimum credit score will be as per the Banks policy, amended from time to time.

iii. **Guidelines for Persons with Benchmark Disabilities using the services of a Scribe**

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:
- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above.

Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of this recruitment process.

- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- **The scribe arranged by the candidate should <u>not</u> be a candidate for the online examination under this recruitment process. If violation of the above is detected at any stage of the process, candidature for this recruitment process of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.**
- **Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.**

iv.   <u>Guidelines for candidates with locomotor disability and cerebral palsy</u>

A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

v.   <u>Guidelines for Visually Impaired (VI) candidates</u>

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

vi.   <u>Guidelines for Candidates with Intellectual Disability (ID)</u>

A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

vii.   <u>Guidelines for persons with specified disabilities having less than 40% disability and having difficulty in writing:</u>

A Compensatory time of not less than 20 minutes per hour of the examination shall be allowed for persons who are eligible for getting scribe. In case the duration of the examination is less than one hour then the duration of the compensatory time shall be allowed on pro-rata basis.

NOTE: These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

viii.   <u>LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF INTERVIEW (AS APPLICABLE)</u>

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 failing which the candidate may not be permitted to appear for the interview.

Non submission of requisite documents by the candidate at the time of interview will debar his/ her candidature from further participation in the recruitment process.

i. Printout of the valid Interview Call Letter
ii. Valid system generated printout of the online application form registered
iii. Proof of Date of Birth (Birth Certificate or SSLC/ Std. X Certificate with DOB)
iv. Photo Identify Proof such as Passport/ Aadhaar / e-Aadhaar Card / PAN Card/ Driving Licence/ Voter's Card.
v. Mark sheets & relevant certificates for educational qualifications. Proper document from Board / University has to be submitted
vi. Work Experience: Documentary proofs such as Experience Certificates from past and current employers, Appointment letters, Relieving Letters, Pay or Salary Slips should be produced by the candidates to verify the date of joining and relieving, designation at the time of joining, date of promotion with designation, if any. Any adverse remark from the previous employer(s) or any act of misconduct/ wrong committed by the candidate would be a disqualification to apply and render the candidature liable for cancellation.
vii. Certificates on preferred certifications done by the candidate.
viii. Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC/ EWS category candidates.
ix. In case of candidates belonging to OBC category, 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 prior to the date of interview if called for)**. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.
x. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are **not** entitled to OBC reservation. They should indicate their category as General in the online application form.
xi. Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of Economically Weaker Section (EWS) category candidates
xii. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disabilities' category. If the candidate has used the services of a Scribe at the time of the examination, the duly filled in details of the scribe in the prescribed format.
xiii. Candidates serving in Government / Quasi Govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce **original "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.
xiv. Persons eligible for age relaxation under "Persons affected by 1984 riots" must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services Communication No.F.No.9/21/2006-IR dated 27.07.2007.
xv. Any other relevant documents in support of eligibility.
xvi. Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

ix. **PROOF OF IDENTITY TO BE SUBMITTED AT THE TIME OF EXAMINATION**

After cut-off date, Bank will shortlist eligible candidates based on the prescribed criteria and call letter will be issued through e-mail, with details of Examination Centre, Examination Date etc., For examination, the candidates must bring one photo identity proof such as Passport/ Aadhaar/ e-Aadhaar Card/ PAN Card/ Driving Licence/ Voter's Card/ Bank Passbook with duly attested Photograph/Identity Card issued by School or College/ Gazetted Officer in the official letterhead in original as well as a self-attested photocopy thereof. The photocopy of identity proof should be submitted along with call letter to the invigilators in the examination hall, failing which or if identity of candidates is in doubt, the candidate will not be permitted to appear for the examination.
Ration Card will not be accepted as a valid id proof for this process.

x. **EXAMINATION CENTRES**

i. The Examination will be conducted at various centers across in India. The list of Examination centers is available in Annexure I.
ii. However, Bank reserves the right to delete any of the Examination Centers and/ or add some other Centers, depending upon the response, administrative feasibility, etc.
iii. As far as possible candidates will be allotted to a center of his/her choice however Bank also reserves the right to allot the candidate to any of the Centre other than the one he/she has opted for.
iv. Candidate will appear in the examination from an Examination Centre at his/her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
v. No request for change of centre for Examination shall be entertained.

d) **INTERVIEW**

The interview will be held at any Centre(s) across India, as desired by the Bank (Physical or Online Mode through video conference) and the same will be advised in the interview call letters.

Note:
a) Request for change in Interview dates shall **NOT** be entertained.
b) Bank reserves the right to change/add/cancel the date, time, center, venue of the Interview and to call the candidates for the Interview at any other center or hold supplementary selection process for particular date/time/center/venue/set of candidates at its discretion, under any circumstances, if any. The change, if any, will be announced in our Bank's website / by email.

i. **CALL LETTERS FOR THE INTERVIEW**

The venue, time & date for Interview will be informed to the shortlisted candidates in the Interview call letter and candidates must attend the same. The call letter will be **sent by email only**. The details of shortlisted candidates for Interview or any other process will be hosted in our website. Request for change of Centre will not be entertained. Bank will not be responsible for late receipt / non receipt of any communication from the Bank. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process. The shortlisted candidates must carry their documents during the interview process as mentioned while applying for the post.

Final selection will be made based on marks obtained by the candidates in the Interview process and Online examination and will be according to the merit ranking. **The Bank reserves the right to change the selection procedure, if necessary.**

ii. **ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT**

Candidates are advised in their own interest that they should not furnish any particulars/details/information or make statements that are false, incorrect, tampered, fabricated and should not conceal or suppress any material information while filling up the application form and submitting the attested copies of testimonials. In case it is detected at any time that the candidate has indulged in any of the above-mentioned activities, he/she will not only be disqualified but he / she will be liable to be dismissed from the services of the Bank at any time, even after being selected and after joining Bank's service.

At the time of Interview, if a candidate is (or has been) found guilty of:
i. Using unfair means during the selection process, or
ii. Impersonating or procuring impersonation by any person, or
iii. Misbehaving in the Personal Interview or taking away the documents from the venue, or
iv. Resorting to any irregular or improper means in connection with his/her candidature, including resorting to canvassing for his candidature, or obtaining support for his/her candidature, by any means, such a candidate may, in addition to rendering himself/herself liable to criminal prosecution, shall also be liable:

— To be disqualified from the selection process for which he / she is a candidate.
— To be debarred, either permanently or for a specified period, from any examination or recruitment conducted by Bank.

iii. **GENERAL ELIGIBILITY**

Medical Fitness, Character and Caste (wherever applicable) verification of selected candidates: The appointment of selected candidates will be subject to their being declared medically Fit as per requirements of the Bank and upon satisfactory verification of their character, antecedents and caste certificates (wherever applicable). Such appointment will also be subject to the Service and Conduct Rules of the Bank. Till such time, their appointment will be provisional.

iv. **IMPORTANT GENERAL INSTRUCTIONS**

a) Candidates are required to apply only 'ONLINE' through Bank's website. Any other form of application shall not be entertained.
b) Candidates are advised to apply for one post only (except post codes 15 -22) the most suitable profile as per the eligibility and requirement. For post codes 15 – 22 candidates are permitted to apply for more than one post subject to fulfillment of eligibility criteria.
c) Candidates are advised to take a printout of their system generated online application form after submitting the application.
d) Candidates should satisfy themselves about their eligibility for the post applied for.
e) Incomplete applications / Applications without supporting documents will be rejected outright.
f) In case of candidates uploading more than one application for any reason, the latest registered application will only be considered.
g) Before applying, the candidates must ensure that he/she fulfills all the eligibility criteria and other norms mentioned in the advertisement and has in his/her possession the requisite documents and certificates specified by the Bank, and that the particulars furnished in the Online application are true and correct in all respects.

Mere calling for applications for the Interview shall not imply that the Bank has been satisfied beyond doubt about the candidate's eligibility. Bank has the right to cancel candidature at any stage if found that he/she is not fulfilling the eligibility criteria and /or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s). If any of these shortcomings are detected even after appointment his/her services are liable to be terminated.

The Bank is free to reject any application, at any stage of the recruitment process, if the candidate is found ineligible for the post. The decision of the Bank in any matter relating to recruitment at all the stages of the recruitment process will be final and binding upon the candidate. **No correspondence or personal queries in this regard shall be entertained by the Bank.**

h) All candidates called for Interview, will have to produce originals as well as self-attested photocopies of the prescribed certificates in support of their educational qualification, experience, date of birth, caste, etc. The candidates belonging to SC/ST/OBC/PWBD Category are required to submit originals as well as self-attested photocopies of their caste certificate/certificate of disability issued by the competent authority, in addition to the other certificates in support of their eligibility criteria.

i) In case of candidates belonging to OBC category, the certificate inter-alia must specify that the candidate does not belong to "CREAMY LAYER" section excluded from the benefits of reservations for OBCs in Civil Post and Services under Government of India. The OBC certificate containing **"Non-Creamy Layer Clause"** in Central Government format, *should be valid as on the last date of online registration i.e., 19.11.2023 (issued within one year prior to the last date for online registration i.e., issued on or after 19.11.2022).*

j) Candidates belonging to OBC category but coming under Creamy Layer are **not entitled for OBC reservation**. They should indicate their category as General in the online application form.

k) Candidates serving in Government /Quasi Government Offices/Public Sector Undertakings including Nationalized Bank, Financial Institutions will be required to produce **Original** "**No Objection Certificate**" from the employer at the time of interview, failing which the candidature may not be considered.

l) Candidates belonging to reserved category, including Persons with Benchmark Disabilities, for which no reservation has been announced, are free to apply for vacancies announced for General category, provided they fulfill all the eligibility criteria.

m) Candidates who do not satisfy the eligibility criteria and who do not produce (for any reason) the originals as well as attested photocopies of all documents required to be submitted as advised in this notification and Interview call letter, whomsoever, shall not be permitted to attend the Interview, even though they have been called for Interview.

n) The candidates will have to appear for interview at their own expense. However, outstation eligible SC/ST/PWBD candidates who are not employed and attending the interview will be reimbursed to and fro second-class ordinary train fare by the shortest route on production of evidence of travel (as per extant Govt. Guidelines). The Bank will not be responsible for any injury / losses, etc. of any nature.

o) Canvassing in any form will be a disqualification.

p) Any request for change of address/ e-mail id for communication will **NOT** be entertained.

q) Appointment of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such appointment will also be subject to the Service and Conduct Rules of the Bank.

r) In case of any dispute on account of interpretation in any version other than English, the English version shall prevail.

s) Any dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Chennai.

t) Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the

purpose of the conduct of interview, selection and any other matter relating to recruitment will be final and binding on the candidate. Further, the Bank reserves right to stall / cancel the recruitment partially / fully at any stage during the recruitment process at its discretion, which will be final and binding on the candidate.

v. **ANNOUNCEMENTS**

All further announcements/ details pertaining to this process will only be published/ provided on our authorised website **www.iob.in** from time to time.

vi. **DISCLAIMER**

In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his /her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated. Decision of Bank in all matters regarding eligibility, conduct of written examination, other tests, interview and selection would be final and binding on all candidates. No representation or correspondence will be entertained by IOB in this regard. **The Version of the detailed advertisement given in the Bank's website shall be treated as final and shall supersede any other versions for all purposes. Accordingly, the candidates are advised to visit our Bank's website www.iob.in for detailed advertisement.**

Decision of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.

<div align="right">

Sd/-
General Manager – HR
Central Office
763, Anna Salai
Chennai – 600 002

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Guidelines for scanning and Upload of Photograph & Signature

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

Photograph Image:

- Photograph must be a recent passport style color picture.
- Make sure that the picture is in color, taken against a light-colored, 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)
- 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 colors etc., during the process of scanning.

Signature Image:

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

Scanning the photograph & signature:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is :
- **image01 .jpg or image01 .jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.**
- **Candidates using MS Windows/MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB(photograph) & 20KB(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu.**
- **Similar options are available in other photo editor also.**
- **If the file size and format are not as prescribed, an error message will be displayed.**

- **While filling in the Online Application Form the candidate will be provided with a link to upload his photograph and signature.**

Procedure for Uploading the Photograph and Signature

- Browse and Select the location where the Scanned Photograph / Signature file has been saved.
- **Select the file and click on it**
- **Photo and signature will be uploaded automatically once you submit the online application.**

Scanning the documents for Uploading

Scan the following documents in **PDF format ONLY** with each document size **less than 200KB**
- **Birth Certificate / SSC Certificate for Proof of Date of Birth (Mandatory to upload)**
- **Final Degree Certificate / Consolidated Mark Sheet in respect of passing Graduation / PG / Professional Courses (as single PDF file in case of completion of multiple degrees) (Mandatory to upload)**
- **Work Experience Certificate (Mandatory to upload)**
- **No Objection Certificate from Employer, if applicable.**

Online Application will not be registered unless you upload your photograph, signature and relevant documents as specified.

Note:

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

(2) After registering online, candidates are advised to take a printout of their system generated online application forms.

(3) In case if Documents uploaded are unclear the candidate's application may be rejected.

LIST OF IDENTIFIED EXAMINATION CENTRES:

1) New Delhi
2) Mumbai
3) Chennai
4) Kolkata
5) Hyderabad
6) Bangalore