



ADVERTISEMENT NO. 10 /2023-24

Recruitment of Junior Assistant Manager (JAM), Grade 'O' and Executive - Sales and Operations (ESO) : 2024-25

IDBI Bank Ltd., invites online applications from eligible candidates for the post of **Junior Assistant Manager (JAM), Grade 'O'** & **Executive – Sales and Operations (ESO) (on Contract)**. The above positions will be on all India basis as per the selection process enumerated hereunder.

Note- Candidates are strictly advised to **apply only for one of the above position**, after ensuring their eligibility as per the criteria given for the respective post. Please note that multiple applications by the same candidate (for any one post) will be rejected outrightly without assigning any reason and fees/charges, if paid would be non-refundable.

A. Details of the Vacancies:-

Name of Posts	Vacancies #	Reserved for								
		Unreserved (UR)	SC	ST	OBC	EWS	PwBD			
							VH	HH	OH	MD/ID
Junior Assistant Manager (JAM), Grade 'O'	800	324	120	60	216	80	9	9	9	9
Executives - Sales and Operations (ESO)	1300	558	200	86	326	130	13	13	13	13

Provisional and can be modified/ cancelled at the sole discretion of the Bank. Bank also reserves the right to shortlist candidates and consider these shortlisted candidates for future requirements. Offer Letter can also be issued in phases as per the Bank's requirement.

B. Important Dates for the Recruitment Process for both the posts/positions

S. No.	Activity	Date
1.	Cut-off date for eligibility criteria of Age & Educational Qualification	November 01, 2023
2.	Advertisement date	November 22, 2023
3.	Online Registration (only) including Edit/ Modification of Application by candidates	

S. No.	Activity	Date
4.	Payment of Application Fee/ Intimation Charges – (Online mode only)	November 22,2023 to December 06, 2023
5.	Tentative Date of Online Test*	
i)	Junior Assistant Manager (JAM), Grade ‘O’	December 31, 2023 (Sunday)
ii)	Executive – Sales and Operations (ESO) (on Contract)	December 30, 2023 (Saturday)

*Any changes/ modification in the Date of the Online Test (if any) would be updated on the Bank's website (Career section) only. No individual mails/ communications shall be sent to the applicants or entertained by the Bank.

C. ELIGIBILITY CRITERIA (as on November 01, 2023)

Candidates, intending to apply for above posts should ensure that they fulfil the minimum eligibility criteria specified by Bank for respective posts. 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, physical disability etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in the online application form at the time selection process or as and when required by the Bank. Please note that no change of category as well as any other details will be permitted at any stage after registration of the online application.

Parameter	Junior Assistant Manager (JAM) Grade “O”	Executive-Sales and Operations (ESO)
Age	Minimum: 20 years Maximum: 25 years <i>The candidate must have been born not earlier than November 2, 1998 and not later than November 1, 2003 (both dates inclusive)</i>	
Educational Qualification #	Bachelor's degree with minimum 60% for General and OBC candidates (55% for SC/ST/PwBD candidates) in any discipline from a University recognized/ approved by the	A Graduate from a recognized university in any discipline from a University recognized/ approved by the Government / Govt. Bodies viz., AICTE, UGC, etc.

Parameter	Junior Assistant Manager (JAM) Grade "O"	Executive-Sales and Operations (ESO)
	Government / Govt. Bodies viz., AICTE, UGC, etc. Passing only a diploma course will not be considered as qualifying the eligibility criteria.	Passing only a diploma course will not be considered as qualifying the eligibility criteria.

Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA is awarded, the same should be converted into percentage, as per the University conversion rule from where passed, & indicated in the online application. The fraction of percentage will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

Calculation of Percentage(Grade "O") → Minimum qualifying marks would be reckoned and calculated taking into account the marks obtained in all semesters / years / all subject papers appeared (Major/Minor/Subsidiary/ancillary /core/elective/qualifying etc.) and irrespective of degree viz., Honours /General etc.

D. Specific information/ instructions:

I) Junior Assistant Manager (JAM), Grade 'O'

(i) Emoluments, & Career Prospects and Service Conditions

- a) On joining the Bank's services as Grade 'O', compensation on Cost to Company (CTC) basis would range between Rs.6.14 lakh to Rs.6.50 lakh (Class A city) at the time of joining.
- b) Annual increment shall be granted based on performance or any other parameters as decided by the Bank from time to time.
- c) **The appointee would be covered under the IDBI Bank Ltd. New Pension Scheme (IBLNPS)** rules, 2011, as amended / modified from time to time.

(ii) Career Prospects

- a) As per extant Bank's norms (subject to amendments from time to time), Grade "O" officers shall be considered for promotion to next cadre i.e. Grade 'A', on completion of 3 years of service. The same would be subject to performance, availability of vacancies, other criteria, etc. These norms shall be as per then prevalent Bank's Promotion Policy, as amended from time to time.

b) The broad modalities of the selection process shall be decided by the Bank from time to time and would be at its sole discretion.

(iii) Terms of appointment & Posting

- a) Initial appointment for the post of Junior Assistant Manager will be on probation for a period of one year from the date of joining (which can be extended at the discretion of the Bank).
- b) Candidates will be posted at Bank's discretion, to any office of the Bank or the departments / offices / business units / the Bank's associate institutions. The candidate will also be liable to be transferred to any place in / outside India, as the Bank may decide from time to time in terms of the Bank's prevailing rules. However, the candidate will be given an option to choose any 2 zones of the Bank (**at Annexure III**) as their preferred choice of posting at the time of applying. The choice of the posting zone (1st/2nd Preference) would be considered basis Bank's requirement in the applied zone(s) as well as basis the final merit list status of the candidate. Although Bank may endeavor to keep the newly appointed Grade "O" officer in their applied zone (1st/2nd Preference) for initial five years, the initial posting as well as retention in the zone or transfer from the zone would be on best effort basis as per Bank's requirement and discretion.

II) Executive-Sales and Operations (ESO)

(i) Emoluments, Career Prospects and Service Conditions

- The Executive will be paid a lump sum/fixed remuneration as under:

Consolidated remuneration	Rs.29,000/- per month in the first year, Rs.31,000/- per month in the second year
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Note:

- The appointment is purely contractual in nature. The appointee shall not be entitled to draw any allowances such as DA, HRA, etc. nor be entitled for any superannuation benefits, gratuity and provident fund or any benefits whatsoever.
- The contractual period of service would not be counted for any seniority/superannuation/ terminal benefits, continuation of employment

etc., in case, the appointee is considered for appointment in the services of the Bank as a regular full time employee at a later stage.

However, the appointee would be covered under the IDBI Bank Ltd. New Pension Scheme (IBLNPS) rules, 2011, as amended / modified from time to time

- Candidates will be posted at Bank's discretion, to any office of the Bank or the departments / offices / business units / the Bank's associate institutions. The candidate will also be liable to be transferred to any place in / outside India, as the Bank may decide from time to time in terms of the Bank's prevailing rules and requirement.

(ii) **Career Prospects**

The appointment of Executive will be purely on contractual basis. The contract would be initially for a period of **1 year** and may be reviewed for extension on year-to-year basis for a further period of 1 year, subject to satisfactory performance, completion of assigned mandatory e-certifications, availability of vacancies and any other criteria that Bank may decide from time to time. As per extant Bank's norms (subject to amendments from time to time), **on successful completion of a period of 2 years of contractual service, appointee shall become eligible for appointment as Junior Assistant Manager. (JAM), Grade 'O' in the Bank through a selection process that would be conducted by the Bank.** The same would be subject to performance, availability of vacancies, other criteria, etc. These norms shall be as per then prevalent Bank's Promotion Policy, as amended from time to time. On joining the Bank's services as Junior Assistant Manager -JAM (Grade 'O'), CTC would range between Rs.6.14 lakh to Rs.6.50 lakh (Class A city) at the time of joining. Appointment as Grade 'O' will be as per the prevailing policy of the Bank and availability of vacancy at the relevant point of time. **The broad modalities of the selection process shall be decided by the Bank from time to time and would be at its sole discretion.**

Note: During the contractual period, the appointee can be posted at any branch or departments or offices or business units of the Bank or its subsidiaries or associate institutions as per the discretion and/or requirement of the Bank.

E. Selection process

i) **Junior Assistant Manager (JAM), Grade 'O'** - The selection process shall comprise of Online Test(OT), Document Verification (DV), Personal Interview (PI) and Pre Recruitment Medical Test (PRMT).

ii) **Executive –Sales and Operations (ESO)**: The selection process shall comprise of Online Test(OT), Document Verification (DV)and Pre Recruitment Medical Test (PRMT).

iii) **The structure of online examination for Junior Assistant Manager (JAM) & Executive – Sales and Operations (ESO) will be as under:**

S.No	Name of the Test	No. of Questions	Maximum Marks	Duration
1	Logical Reasoning, Data Analysis & Interpretation	60	60	Composite time of 2 hours
2	English Language	40	40	
3	Quantitative Aptitude	40	40	
4	General/Economy/Banking Awareness/ Computer/IT	60	60	

The above tests except the tests of English Language will be available bilingually, i.e. English and Hindi.

iv) **The above mentioned selection process is indicative and Bank is at liberty to alter/ amend/ modify the same at any time without assigning any reason whatsoever.**

v) Candidates have to qualify in each of the four tests, by securing cut-off marks as decided by the Bank.

vi) **Penalty for Wrong Answers** - For each question for which a wrong answer has been given by the candidate, one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected/final score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question.

vii) Candidates qualifying in OT will form the pool of shortlisted candidates and will be eligible for further selection process. Such candidates will be called on the

basis of higher order of marks and age within their respective category, subject to availability of vacancies in the respective category and /or at the discretion of the Bank.

viii) Each candidate will be required to obtain a minimum score in each test of the OT for further selection process. The minimum score may remain same or vary across each category of the applicant and would be at the sole discretion of the Bank vis-à-vis the number of vacancies.

ix) The final selection or offer of employment for **Executive –Sales and Operations (ESO)** would be made based on category wise marks obtained in the Selection Processes, being found medically fit as per Bank's Medical Fitness Standards and/or by the Bank's Medical Officer at Corporate Office, Mumbai, subject to fulfillment of all other eligibility criteria with regard to age, qualification, etc. as stipulated in the advertisement.

x) **Personal Interview {applicable to the post of Junior Assistant Manager (JAM)}**

a. Based on the number of vacancies, cut-offs will be decided and candidates will be shortlisted for interview.

b. Until the completion of the interview process and drawing of the final Merit List the score obtained in the OT will not be shared with any candidates, including those who are shortlisted for the personal interview.

c. The applicants, who are successful in the OT, would be called for a personal interview at the discretion of the Bank. Adequate number of candidates in each category as decided by the Bank, vis a vis category wise vacancy, will be called for PI. During PI, the candidates will have the option to answer the questions in Hindi or English. Applicants qualifying the personal interview shall be considered for final shortlisting.

d. Each candidate will be required to obtain a minimum score in each section of of the OT and also a minimum total score in the OT to be considered for being shortlisted for personal interview. The personal interviews shall be of 100 marks and candidates need to score the minimum qualifying marks in interview which shall not be less than 50% (45% for SC/ST/OBC/PWD candidates). The combined

final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the OT and Interview. While appearing for the Interview, candidate should produce valid prescribed documents as indicated in the relevant sections of this advertisement. In the absence of documents, candidature of the candidates shall be cancelled. IDBI Bank takes no responsibility to receive/ collect any certificate/ document sent separately. A candidate should qualify both in the OT and interview and rank sufficiently high in the combined marks merit list to be shortlisted for selection in order to be in reckoning for inclusion the final select list. The final selection or offer of employment would be made based on formula Final Score = 3/4 of OT Score + 1/4 of Interview Score. Candidates should be found medically fit as per Bank's Medical Fitness Standards and/or by the Bank's Medical Officer at Corporate Center, Mumbai, subject to fulfillment of all other eligibility criteria with regard to age, qualification etc. as stipulated in the advertisement.

F. Eligibility Criteria

1. Nationality / Citizenship

Candidates must be either (a) a citizen of India, or (b) a subject of Nepal, or (c) a subject of Bhutan, or (d) a Tibetan refugee (who came over to India before 1st January 1962) with the intention of permanently settling in India or (e) a person of Indian origin, who have migrated from Pakistan, Myanmar (formally 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 (b), (c), (d) or (e) above shall be a person in whose favor a certificate of eligibility has been issued by Government of India. The candidate, in whose case a certificate of eligibility is necessary, may be admitted to the selection process conducted by the Bank, but on final selection, the offer of appointment may be given only after the necessary eligibility certificate have been issued to him/ her by the Government of India or consequent to an explicit go ahead by GOI, if required.

The final hiring/ on boarding of such candidate will be at the sole discretion of the Bank.

Relaxation of Upper age limit:-

Sr. No.	Category	Maximum Age relaxation
1	Scheduled Caste/Scheduled Tribe	5 years
2	Other Backward Classes Non-Creamy Layer (NCL)	3 years
3	Persons With Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act, 2016 "	10 years
4	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 one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment.	5 years
5	Persons affected by 1984 riots	5 years

Note -

- i. Relaxation in upper age limit to SC/ST/OBC (NCL) candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above table in Point No. 3 to 5.
- ii. The maximum age limit specified is applicable to General Category candidates **(given at 'C' above)**.
- iii. Candidates seeking age relaxation will be required to submit necessary valid certificate(s) in original/ along with photocopies at the time of document verification and at any subsequent stage of the recruitment process as required by the Bank. In case of Ex-servicemen who have once joined in a Govt. job on the civil side after availing the benefits given to him as Ex-servicemen for his re-employment, his Ex-servicemen status for the purpose of re-employment ceases.

2. **Educational Qualifications**

i. **Junior Assistant Manager (JAM), Grade 'O'**

a. Bachelor's degree with minimum 60% for General and OBC candidates (55% for SC/ST/PwBD candidates) in any discipline from a University recognized/ approved by the Government; Govt. Bodies viz., AICTE, UGC, etc. Passing only a diploma course will not be considered as qualifying the eligibility criteria.

b. Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA is awarded, the same should be converted into percentage, as per the University conversion rule from where passed, & indicated in the online application. The fraction of percentage will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%. Calculation of Percentage & Minimum qualifying marks, as above, would be reckoned and calculated taking into account the marks obtained in all semesters / years / all subject papers appeared (Major/Minor/Subsidiary/ancillary /core/elective/qualifying, etc.) and irrespective of degree viz., Honours /General etc.

ii. **Executive –Sales and Operations (ESO):**

A Graduate from a recognized university. Passing only a diploma course will not be considered as qualifying the eligibility criteria. The university / institute should be recognized / approved by Government; Government Bodies viz., AICTE, UGC etc.

iii. The candidate must possess valid Mark-sheets (year/semester wise or consolidated) and Degree and/or Provisional Degree Certificate issued by the University showing that he/ she is a graduate as on November 01, 2023 (as on cut-off date). The date mentioned on the final year/ semester mark-sheet or Degree/ Provisional degree certificate issued by University will be reckoned as the date of passing the graduation. In case the result of a particular examination is posted on the website of the University / Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University / Institute indicating the

date of passing properly mentioned thereon will be reckoned for verification and further process. Candidates must therefore possess proper mark sheets and certificates before registering.

iv. **Computer Literacy**: Candidates are expected to have proficiency in computers.

3. **Other**

- i. Completing the Online Application will be deemed as consent from the candidate to check his/her Credit history with the relevant agencies.
- ii. Candidature of candidates against whom there is/ are adverse report regarding character, antecedents, moral turpitude etc. is also liable to be rejected at any stage of the recruitment process or termination of services, if appointed without any recourse.
- iii. The final selection of candidates will be subject to their medical fitness and fulfilling the stipulated eligibility criteria as on the cut-off date. The medical fitness shall be as per the Bank's extant Medical Fitness Standards (MFS) and the final decision in an event of any anomaly / deviation from the current MFS shall rest with the Bank's Medical officer at Corporate Centre, Mumbai or any other similar officer if appointed by the Bank.

G. **How to apply**

Candidates can apply through Online mode from November 22, 2023 to December 06, 2023 both dates inclusive. Application in any other mode will not be accepted.

1. **Before applying, candidates should**

- (i) Have a valid **personal email-id and mobile number**, which should be kept **active till the completion of Recruitment Process**. The Bank may send call letters for the examination and/ or other information to the registered email-id/ mobile number. In case of non-receipt of the communication/information due to technical defect, error or failure, the Bank shall not be responsible for the same. Candidates are advised not to change their email-id/ mobile number till the recruitment process is completed.

(ii) **Scan photograph, thumb impression, hand written declaration and signature as per** specifications as given under guidelines at **(Annexure I)**.

The text for the hand written declaration is as follows –

“I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”

- The signature, left thumb impression, the hand written declaration should be of the candidate and not of any other person.
- If at a later stage of selection process or appointment, the signature/ thumb impression/ the handwriting on the handwritten declaration of the candidate is found to be dissimilar / different as per Bank’s opinion and/or expert analysis, the candidature of the candidate will be cancelled.
- **Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted and such applications/ applicants would be summarily rejected at any time of the process, including OT.**

2. Application Procedure

(i) **Candidates to apply only for one position i.e. only one application should be submitted by the candidate for any of the advertised position.** In case of multiple applications for any one post, only the latest valid (complete) application will be accepted and the application fee / intimation charges paid for the multiple registration(s) will stand forfeited. Multiple attendance / appearances in the OT/ PI/ DV/ PRMT will be summarily rejected and candidature shall stand summarily cancelled.

(ii) Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email-id, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence advised to fill in the online application form with the utmost care, as no correspondence regarding change of details will be entertained.

(iii) Please note that change in category will not be permitted at any stage after submission 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. Candidates belonging to a particular category, if applying in another category, his/her candidature will be summarily rejected and any claim/request in this regard will not be accepted/entertained by the Bank. Therefore, candidates are advised to use caution while selecting the category.

(iv) Candidates to visit the Bank's website www.idbibank.in and click on the "CAREERS/CURRENT OPENINGS" to open the link "Recruitment of Junior Assistant Manager, (JAM) OR "Recruitment of Executives – Operations and Sales (ESO)" and then click on the option "APPLY ONLINE" which will open a new screen.

(v) To register, choose the tab "Click here for New Registration" and enter Name, Contact details and email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number (the same should be quoted for all future communications) and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

(vi) In case the candidate is unable to complete the Application Form in one go, he/ she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to final submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to check and /or verify the details in the online application form and modify the same, if required. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.

(vii) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no rectification will be possible/ entertained after clicking the COMPLETE REGISTRATION BUTTON.

(viii) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly and should be similar in the application as it appears in the

Certificates/ Mark sheets/ ID Proofs. Any change/alteration found may disqualify the candidate.

(ix) Candidates are advised to validate their details and save the application by clicking the “Validate your details” and “Save & Next” button.

(x) Candidates can proceed to upload Photo, Signature, Thumb impression and Hand-written declaration as given under guidelines at **(Annexure I)**.

(xi) Candidates can proceed to fill other details of the Application Form.

(xii) Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION BUTTON.

(xiii) Modify details, if required, and click on “COMPLETE REGISTRATION BUTTON.” ONLY after verifying and ensuring that the photograph, signature, declarations uploaded and other details filled by you are correct.

(xiv) Click on “Payment” Tab and proceed for payment.

(xv) Choose the Payment Mode ONLINE and click on “Submit” button. NO CHANGE IS PERMITTED IN PAYMENT MODE ONCE CHOSEN.

3. Online Payment Of Fees- Payable from November 22, 2023 to December 06, 2023 [both dates inclusive]

(a) Payment is to be made only in Online mode as follows –

- Rs.200/- for SC/ST/PwBD candidates (Only Intimation Charges)
- Rs.1000/- for all other candidates (Application Fees and Intimation Charges)

(b) Bank Transaction charges / convenience charges or any other charges applicable for Online Payment of Application fees/Intimation charges will have to be borne by the candidate.

(c) The dates for payment of fee would be the same even for candidate's applying from far- flung areas. No mode other than online mode of payment would be acceptable.

(d) Candidates are advised to go through the advertisement thoroughly and ensure that they fulfill all the eligibility criteria before making the payment, as fee once paid will not be refunded or adjusted under any circumstances.

(e) The application form is integrated with the Payment Gateway and the payment process can be completed by following the instructions given below.

(f) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.

(g) After submitting your payment information, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE/ PAYMENT FAILURES.

(h) On successful completion of the transaction, an **e-Receipt** will be generated.

(i) Non-generation of "E-Receipt" indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login **again** using their Provisional Registration Number and Password and repeat the process of payment.

(j) Candidates should print online application form containing fee details. Please note that if the same cannot be generated online, transaction may not have been successful.

(k) Preserve the hard copy of the system generated online Application Form and E-Receipt for submission during further process. The hard copy is not to be sent to the Bank.

(l) For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your Bank will convert the amount to your local currency based on prevailing exchange rates.

(m) To ensure the security of your data, please close the browser window once your transaction is completed.

(n) Bank is not liable to refund the fees paid and/or any charges in event of non-selection of candidate at any stage or closure or filling of all vacancies or in any other circumstances/conditions.

H. **IMPORTANT INSTRUCTIONS**

(i) List of Documents

Document sought in respect of-	Documents
Age	10 th or Class 12 th Standard Marks sheet or School Leaving Certificate or Birth Certificate
Educational Qualifications	High School and Intermediate- Marks sheets and Passing Certificates of Class 10 th and Class 12 th Graduation All semester/year-wise or consolidated marks sheets and Degree and/ or Provisional Degree certificate issued by the University.
Caste or Tribe or Class Certificate for SC, ST, OBC (NCL) and EWS	If declared, the Caste/ Tribe/Class certificate must be submitted in <u>Central Government format</u> only. The certificate must – <ol style="list-style-type: none"> 1. indicate the name of the caste/tribe as it appears in the Central List 2. be completely filled (including ordinarily resident clause) 3. be stamped (round seal) and signed by issuing authority competent to issue such certificate as per the Central List 4. be issued in FY 2023-24 and based on income of the previous financial year FY 2022-23 (for OBC and EWS). 5. satisfy all requirements for availing reservation benefits as per Government of India guidelines.
Work Experience	If declared, all the documents such as Experience Certificate from the past and current employers or Offer Letters, Relieving Letters, Pay or Salary Slips clearly indicating the Date of Joining and Date of Relieving for each of the previous employment(s).
Person with Disability (PWD) Certificate	If declared, Disability Certificate issued by the Competent Authority. Candidates must possess a <u>proper valid</u> disability certificate with correct details of disability, Percentage (%) of disability, validity period and sign and stamp of issuing authority <u>as on cutoff date</u> .
Photo identity (Any 2)	PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Aadhar/ E-Aadhar card with a photograph.

- **Inability to produce any of the above mentioned document(s) (both original and attested copy) at the time of DV or whenever called for by the Bank will render the candidates ineligible for the selection.**

(ii) The competent authority to issue –

a. Caste/Category Certificate are: District Magistrate/ Additional Dist. Magistrate/ Collector/ Deputy Commissioner/Additional Dy. Commissioner/ Dy. Collector/ First Class Stipendiary Magistrate/Sub-Division Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner

- Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
- Revenue Officer not below the rank of Tahsildar
- Sub-Divisional Officer of the area where the candidate and/or his family normally resides

b. Disability Certificate is:

If declared, Medical Certificate issued by the Competent Authority in case of PWD candidates. Authorized Certifying Authority will be a Medical Board duly constituted by the Central/ State Government having at least 3 members consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic Surgeon, Ophthalmology Surgeon, ENT Surgeon or as the case maybe. Non submission of proper valid certificate at the time of DV and/or PI may lead to disqualification of candidature.

(iii) The OT is tentatively scheduled to be held at the centers as per **Annexure II**. Candidates may select any 1 center from these centers and indicate the same in his or her application. Request for change of center will not be entertained. The Bank, however, reserves the right to add or change or cancel any of the Centers for OT depending on the response or number of applications for a particular center. Candidates admitted to the OT will be intimated the time and full address of the venue of the OT through ON-LINE Call Letters required to be downloaded from the Bank's website www.idbibank.in. Candidates will not be admitted to the OT without the Call Letter. As the Call letter for OT will be made available online, duplicate Call Letter would not be issued to any candidate/s.

(iv) The OT is scheduled to be held on **December 30, 2023 for Executive – Sales and Operations (ESO) and on December 31, 2023 for Junior Assistant Manager (JAM) (Grade ‘O’)**. Candidate should note that the aforesaid date(s)

are tentative and any change in the date will be updated on the Bank's website. Candidates must regularly check the website for any important updation/notification regarding the process.

(v) The candidates are advised to regularly check the Bank's website to download their OT Call Letters by entering their Registration Number and Password, sent to the registered email-id provided at the time of registration.

(vi) The details for subsequent Selection Process will be advised and also may be made available on the Bank's website. The Bank reserves the right to decide the schedule & center of further Selection Process.

(vii) Candidates should carry the print of Call Letter, Application Form, E-receipt of payment and all supporting documents (proof in respect of age, education, experience and caste) in original along with a copy of same at the time of Selection Process. Candidates not qualifying the eligibility criteria and/or failing to produce any required document(s) on the day of the DV would not be allowed to participate in further recruitment process.

(viii) All the medical tests as mentioned on the medical authorization letter are compulsory. If any test mentioned is not done by the candidate, it may lead to cancellation of candidature.

(ix) After submission of the online application form, all candidates have to take a printout of system-generated hard copy of the application form and preserve the same for submission during further processes along with fee payment e-receipt and the documents required in support of the eligibility criteria.

(x) 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 for cancellation or services would be terminated, if appointed.

I. 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. This also includes (not limited to) applying in the wrong category/ disability category without proper document/s.

At any stage of the recruitment process or after appointment in the Bank's services, if a candidate is (or has been) found guilty of –

- using unfair means or
- impersonating or procuring impersonation by any person or
- misbehaving in the examination 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
- resorting to any irregular or improper means in connection with his/ her candidature or
- obtaining support for his/ her candidature by unfair means, or
- carrying mobile phones or similar electronic devices of communication in the examination hall such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :
 - a. to be disqualified from the examination for which he/ she is a candidate;
 - b. to be debarred either permanently or for a specified period from any examination conducted by the Bank;
 - c. for termination of service, if he/ she has already joined the Bank.

Important: Bank would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by the Bank, in this regard, it is inferred/ concluded that

the responses have been shared and scores obtained are not genuine/ valid, Bank reserves right to cancel the candidature of the concerned candidates without any notice or assigning any reason thereof and the result of such candidates (disqualified) will be withheld. No claims or representation in this regard shall be entertained.

J. Pre Examination Training (PET) for SC / ST /OBC candidates

(i) Bank reserves the right to conduct the PET by Online or Offline mode. If Bank decides to hold the PET, it will not confer on the candidates any right of recruitment in the Bank.

(ii) Details regarding the time, date, venue or link of the PET (if held) for the interested eligible candidates would be put on the Bank's website. Candidates would have to visit the Bank's website to download the online call letter for the PET by entering their Registration Number and password. Other instructions, if any, in this regard would also be displayed on the Bank's website. Candidates are, therefore, advised to visit the Bank's website at regular intervals for updates.

(iii) **Candidates will not be called for the PET if they do not opt for the same in the application form.**

K. Reservation

(i) Reservations for the SC, ST, OBC (NCL) and EWS candidates would be extended as per guidelines of the Government of India.

(ii) Vacancies reserved for OBC category are available only to the 'Non-creamy layer' OBC candidates. 'Creamy Layer' OBC candidates should indicate their category as 'General'.

(iii) Reservation for Economically Weaker Sections (EWS): Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below Rs.8/- Lakhs (Rupees Eight Lakhs Only) are to be identified as EWS for benefit of reservation. Income shall also include income from all sources i.e. salary, agriculture, business, profession etc. 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 EWS, 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.

(iv) Reservation for Physically Handicapped (PH) candidates or Person with Disabilities (PWD) of the identified posts would also be extended. The minimum disability in case of PWD a candidates is moderate i.e. 40%. The maximum disability would be as per extant guidelines of Government of India or as decided by the Bank. The PWD candidates should possess a latest certificate to the effect with sub-category of disability [Visually Impaired (VI), Orthopedically Handicapped (OH), Hearing Impairment (HI) and Multiple Disabilities (MD)/ Intellectual Disabilities (ID) only] issued by the Board or countersigned by the Medical Superintendent or Chief Medical Officer or Head of Hospital of Government. Reservations for PWD (horizontal reservations) will be adjusted against the number of incumbent in the relevant reservation roster.

Definitions of Categories of disabilities:

(I) **Visually Impaired (VI):** Blindness refers to condition where a person suffers from any of the following conditions namely (i) Total absence of sight, (ii) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses. (iii) Limitation of the field of vision subtending in angle of 20 degrees or worse. Low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning of execution of a task with appropriate assistive device.

(II) **Orthopedically Handicapped (OH):** Only those Orthopedically Challenged candidates who have loco-motor disability or cerebral palsy with loco-motor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply:

- (a) BL - Both legs affected but not arms
- (b) OA - One arm affected (R or L)
- (c) Impaired reach;
- (d) Weakness of grip;
- (e) Ataxia OL – One leg affected (R or L) MW – Muscular weakness and limited physical endurance
- (f) Acid attack victims- a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.
- (g) Leprosy cured person means a person who has been cured of leprosy but is suffering from- (i) Loss of sensation in hands/ feet or fit as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity (ii) Manifest deformity and paresis but having sufficient mobility in their hands and fit 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.
- (h) Infective leprosy and infective dermatitis and weeping eczema will be treated as disqualification.
- (i) 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.
- (j) Dwarfism- means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 cms) or less.
- (k) Muscular Dystrophy- means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy 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 tissues.

(III) **Hearing Impairment (HI):** Means loss of 60 decibels or more in the better ear in the conversational range of frequencies.

(IV) **Multiple Disability (MD)/Intellectual Disability (ID):** “Multiple Disabilities” means multiple disabilities amongst VI, OH, HI, SLD, MI & ASD. Only those persons, who suffer from the following types of disabilities, are eligible to apply under this category:

1. “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.

2. “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 characterised by sub normality of intelligence.

3. "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 relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behavior.

L. Guidelines for Persons with Benchmark Disabilities using a Scribe

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe. In all such cases where a scribe is used, the following rules will apply:

- i. The candidate will have to arrange his / her own scribe at his/her own cost.
- ii. Candidates eligible for and who wish to use the services of scribe in the exam should carefully indicate the name of scribe and the detail of their

passport/Aadhar/PAN Card/Driving License/Voter's Card in the application form.

- iii. Both the candidate and the scribe will have to give a suitable undertaking along with one photo identity proof such as passport/ Aadhar/ PAN Card/ Driving License/ Voter's Card & Education Qualification proof of the scribe, in the prescribed format with passport size photograph of the scribe at the time of Examination.
- iv. Any claim/request regards to change in scribe will not be accepted/entertained by the Bank. Therefore, candidates are advised to use caution while entering the scribe details & documents attachment.
- v. The qualification of the scribe **should be above matriculation but at least one level below the qualification of the candidate**. The candidate will have to submit a declaration (proforma will be given with call letter for the Online Test) confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe. Further in case, it later transpires that the scribe did not fulfill the eligibility criteria or suppressed or misrepresented material facts the **candidature of the candidate will stand cancelled, irrespective of the result of the OT and services would be terminated, if appointed.**
- vi. The scribe may be from any academic stream.
- vii. Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- viii. The scribe arranged by the candidate should not be a candidate under the advertised posts. If violation of the above is detected at any stage of the process, candidature for the captioned 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 favorably entertained.
- ix. **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.

- x. During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

M. Guidelines for candidates availing Compensatory Time

(1) Orthopedically handicapped Disability and Cerebral Palsy

A Compensatory time of 20 minutes per hour or otherwise advised shall be permitted for the candidates with Orthopedic Handicap and Cerebral Palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

(2) Visually Impaired candidates

- 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.

(3) Use of Scribe & Compensatory time (persons having less than 40% disability)

- In addition to instructions applicable to PwD candidates (who have disability of 40% or more), following rule will apply for persons with specified disabilities covered under the definition of Section 2(s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing:

A. The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution as per [proforma](#). **(For Proforma Click Here)**

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

N. General Instructions

(Please read carefully before filling up the application form)

- i. The candidate must ensure that as on the cut-off date, they fulfill all the eligibility criteria and possess all the proper documents in support with respect to age, educational qualifications, category, etc. as stated in the advertisement. If found not eligible, the candidature will be cancelled at any stage of the recruitment process and if appointed, their services would be terminated without any notice or compensation.
- ii. Applications should be submitted only through the on-line mode through the Bank's website, after carefully going through all the instructions contained in General Instructions given in the advertisement and in the Application Form. No other means or mode of application form would be accepted.
- iii. On submission of the application, the candidates would receive a registration number and password, which he or she needs to retain for use in future.
- iv. Application should be filled only in English.
- v. Request for change of center for any of the Selection Processes shall not be considered / entertained. However, the Bank reserves the right to cancel or change or add any center, depending upon the response for the center.
- vi. All educational qualifications, which the candidate intends to indicate in the application form, should have been obtained before the cut-off date, from recognized Universities or Institutions in India.
- vii. The Bank reserves the right to modify or amend or reverse or cancel any or all of the provisions of the recruitment process including eligibility criteria.

viii. The Bank may at its discretion, re-hold OT, wherever necessary in respect of a center or venue or specific candidate(s) and/or all centers or all candidates.

ix. Candidates would not be allowed for OT without the Call Letter. Duplicate call letter will not be issued.

x. IRIS SCAN/BIOMETRIC DATA - The Bank, at various stages, may capture thumb impression or IRIS scan of candidates in digital format for iris/biometric verification for ascertaining genuineness of the candidates. Candidate will ensure that correct thumb impression or IRIS is captured at various stages and any inconsistency will lead to rejection of the candidature. In case any candidate is found to be not genuine, apart from taking legal actions against him/her, his/her candidature will be cancelled. Candidates are advised not to apply any external matter like mehendi, ink, chemical etc. on their hands or wear contact lenses.

xi. All candidates belonging to SC, ST OBC (NCL), EWS, Ex-Serviceman and PWD category should produce at the time of the DV attested copy of the relevant certificate in the prescribed format from the Competent Authority empowered to issue such certificate (as notified by GOI from time to time). The name of the caste should be listed in central list of SC/ST/OBC and the caste certificates should be in Central Government format. EWS and OBC (Non-Creamy Layer) certificate should be issued in FY 2023-24 based on the income of the financial year 2022-23 (Candidates with "Non-Creamy Layer Clause" certificate would be eligible for reservation as per Government of India guidelines). 'Creamy Layer' OBC candidates should indicate their category as 'General'.

xii. PWD candidates must possess proper and valid disability certificate valid as on the cut-off date, issued by the competent authority as per the Government of India guidelines.

xiii. Candidate's appointment will remain provisional subject to caste or tribe certificates being verified through proper channel and verification of other testimonials. If appointed, the candidate's services will be liable to be terminated forthwith without assigning any reason in case the verification reveals that his or her claim for belonging to SC, ST, OBC, PWD, EWS and Ex- Serviceman category and other testimonials is false. The Bank also reserves its right to take

such further action against the candidate, as it may deem proper, for production of such false caste certificate/ testimonials.

xiv. Candidate already in service of Government or Quasi Government Organizations and Public Sector Banks or Undertakings will have to produce a 'No Objection Certificate' from their employer, at the time of DV. Before appointment in the Bank, a proper Discharge Certificate or Release Order from the employer will have to be produced. If the Application is required to be routed through the employer and in the process it reaches after the due date, it will not be considered even though submitted to the employer before the due date.

xv. The Bank shall not furnish the marks/score/mark-sheet/score card of all and/or any selection process to candidates.

xvi. The Bank shall not entertain requests from candidates seeking advice about their eligibility to apply nor from any eligible and not selected candidates.

xvii. Canvassing in any form will be a disqualification.

xviii. In all matters regarding eligibility, the selection process, the stages at which scrutiny of the documents regarding eligibility is to be undertaken, documents to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies and communication of result, etc., the Bank's decision shall be final and binding on the candidate and no correspondence shall be entertained in this regard.

xix. Applications with suppression or concealment of any information and containing incorrect or misleading information will lead to the candidates being disqualified, as and when detected, irrespective of the stage of selection process and will also lead to dismissal from employment on its detection at any time after appointment.

xx. The appointment of the candidate is liable to be terminated forthwith without any notice or compensation in lieu of notice, if any declaration or statement or information furnished by them is found to be false or untrue or if any material information is found to be suppressed, or concealed by them.

xxi. Candidates are advised not to change their signature at any point of time during and after the recruitment process.

xxii. **The Bank reserves the right to modify / amend the eligibility criteria pertaining to educational qualification (including percentage of marks secured at Graduation) and/or work experience depending upon the requirement. The Bank reserves the right to cancel or restrict or curtail or enlarge the recruitment/selection process, if need so arises, without any notice and/or without assigning any reason thereof.**

xxiii. The possibility of occurrences of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/ or result from being generated. In that event every effort will be made to rectify such problem which may include the conduct of another examination, if considered necessary.

xxiv. Any resultant dispute arising out of this advertisement and the selection process shall be subject to the sole jurisdiction of the Courts situated in Mumbai only.

xxv. Recruitments in the Bank are strictly on all India basis by open competition and the Bank has not hired or authorized any agency or organization or any individual to recommend or recruit any personnel on its behalf or collect any money or commission or charges for recruitment or training or coaching, etc.

DISCLAIMER

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the common 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 effect and if appointed, the services are liable to be terminated.

Place: Mumbai
Date : November 22, 2023

Sd/-
General Manager
Human Resource Department

Annexure – I

Guidelines for scanning and Upload of Photograph (4.5cm × 3.5cm) & 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: (4.5cm × 3.5cm)

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- Same photo must be affixed on print out of the online call letter for the online test firmly pasted at the prescribed place duly signed across by the candidate.

Signature, left thumb impression and hand-written declaration:

- The candidate has to sign on white paper with Black Ink pen.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb – 20kb
- Ensure that the size of the scanned image is not more than 20kb

- The candidate has to put his left thumb impression on a white paper with black or blue ink.
- File type: jpg / jpeg
- Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
- File Size: 20 KB – 50 KB ; File type: jpg / jpeg
- The candidate has to write the declaration in English only clearly on a white paper with black ink.
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
- File Size: 50 KB – 100 KB

Signature

- The candidate has to sign on white paper with Black Ink pen.
- Dimensions 140 x 60 pixels (preferred) and
- Size of file should be between 10kb – 20kb
- Ensure that the size of the scanned image is not more than 20kb

Thumb impression

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

Handwritten Declaration

- The candidate has to write the declaration in English only clearly on a white paper with black ink. File type: jpg / jpeg
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
- File Size: 50 KB – 100 KB

Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour & File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression and hand written declaration, 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/Microsoft Office can easily obtain documents in .jpeg format by using MS Paint or Microsoft Office Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

Procedure for uploading the documents

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration.
- Click on the respective link "Upload Photograph / signature / Upload left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload'
- If the file size and format are not as prescribed, an error message will be displayed. Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

Note:

(1) In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.

(2) After uploading the Photograph / signature / left thumb impression and hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.

(3) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.

(4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible. If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate self will be responsible for the same.

(6) Candidates should ensure that the signature uploaded is clearly visible

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

Annexure II

State	City Name (Tentative Cities)
Andaman & Nicobar Island	Port Blair
Andhra Pradesh	Chirala
	Chittoor
	Eluru
	Guntur
	Kadapa
	Kakinada
	Kurnool
	Nellore
	Ongole
	Rajahmundry
	Srikakulam
	Tirupati
	Vijaywada
	Vishakhapatnam
Vizianagaram	
Arunachal Pradesh	Naharlagun
Assam	Dibrugarh
	Guwahati
	Jorhat
	Silchar
	Tezpur
Bihar	Arrah
	Aurangabad (Bihar)
	Bhagalpur

State	City Name (Tentative Cities)
	Darbhanga
	Gaya
	Muzaffarpur
	Patna
	Purnea
Chandigarh	Chandigarh/Mohali
Chhattisgarh	Bhilai Nagar
	Bilaspur
	Raipur
Delhi NCR	Delhi/NCR & New Delhi/NCR
Goa	Panaji
Gujarat	Ahmedabad
	Anand
	Gandhinagar
	Himmatnagar
	Jamnagar
	Mehsana
	Rajkot
	Surat
	Varodara
Haryana	Ambala
	Faridabad
	Gurugram
	Hisar
	Kurukshetra
Himachal Pradesh	Bilaspur
	Hamirpur

State	City Name (Tentative Cities)
	Kangra
	Kullu
	Mandi
	Shimla
	Solan
	Una
Jammu & Kashmir	Jammu
	Samba
	Srinagar
Jharkhand	Bokaro steel city
	Dhanbad
	Hazaribagh
	Jamshedpur
	Ranchi
Karnataka	Bengaluru
	Belgaum
	Bidar
	Davangere
	Dharwad
	Gulbarga
	Hassan
	Hubli
	Mangalore
	Mysore
	Shimoga
	Udupi
Kerala	Alappuzha
	Kannur

State	City Name (Tentative Cities)
	Kochi
	Kollam
	Kottayam
	Kozhikode
	Malappuram
	Palakkad
	Thiruvananthpuram
	Thrichur
Lakshadweep	Kavaratti
Madhya Pradesh	Bhopal
	Gwalior
	Indore
	Jabalpur
	Sagar
	Satna
	Ujjain
Maharashtra	Amravati
	Aurangabad(Maharashtra)
	Chandrapur
	Dhule
	Jalgaon
	Kolhapur
	Latur
	Mumbai/Thane/Navi Mumbai/MMR region
	Nagpur
	Nanded
	Nashik
	Pune

State	City Name (Tentative Cities)
	Ratnagiri
	Solapur
Manipur	Imphal
Meghalaya	Shilong
Mizoram	Aizawl
Nagaland	Kohima
Odisha	Balasore
	Berhampur(Ganjam)
	Bhubaneshwar
	Cuttack
	Dhenkanal
	Rourkela
	Sambalpur
Puducherry	Puducherry
Punjab	Amritsar
	Bhatinda
	Fategarh Sahib
	Jalandhar
	Ludhiana
	Mohali
	Pathankot
	Patiala
	Sangrur
Rajasthan	Ajmer
	Alwar
	Bikaner
	Jaipur
	Jodhpur

State	City Name (Tentative Cities)
	Kota
	Sikar
	Udaipur
Sikkim	Bardang
	Gangtok
Tamilnadu	Chennai
	Coimbatore
	Erode
	Madurai
	Nagercoil/Kanyakumari
	Salem
	Thanjavur
	Thiruchirapalli
	Tirunelveli
	Vellore
Telangana	Virudhunagar
	Hyderabad
	Karimnagar
	Khammam
Tripura	Warangal
	Agartala
Uttar Pradesh	Agra
	Aligarh
	Prayagraj (Allahabad)
	Bareilly
	Faizabad
	Ghaziabad
	Gonda

State	City Name (Tentative Cities)
	Gorakhpur
	Jhansi
	Kanpur
	Lucknow
	Mathura
	Meerut
	Moradabad
	Muzaffarnagar
	Noida / Greater Noida
	Sitapur
	Varanasi
Uttarakhand	Dehradun
	Haldwani
	Roorkee
West Bengal	Asansol
	Durgapur
	Greater Kolkata
	Hooghly
	Kalyani
	Siliguri

Annexure III
The details of the Zones in the Bank for giving option for posting
(Applicable for the post of Junior Assistant Manager)

The current tagging of states/UT vis-a-vis the zonal offices of the Bank is as under:

Zone	State/UT
Ahmedabad	Gujarat
	Dadra and Nagar Haveli & Daman and Diu (UT)
Bengaluru	Karnataka
	Kerala
Bhopal	Madhya Pradesh
Bhubaneswar	Chhattisgarh
	Odisha
Chennai	Andaman & Nicobar (UT)
	Puducherry(UT)
	Tamil Nadu
Delhi	Delhi
	Rajasthan
Hyderabad	Andhra Pradesh
	Telangana
Lucknow	Uttarakhand
	Uttar Pradesh (Barring Ghaziabad and Gautam Budh Nagar)
Mumbai	Maharashtra
Nagpur	Maharashtra
Patna	Bihar
	Jharkhand
Pune	Goa

Zone	State/UT
	Maharashtra
Chandigarh	Chandigarh (UT)
	Himachal Pradesh
	Jammu and Kashmir (UT)
	Ladakh(UT)
	Punjab
	Haryana(Barring Faridabad and Gurugram)
Kolkata	Arunachal Pradesh
	Assam
	Manipur
	Meghalaya
	Mizoram
	Nagaland
	Sikkim
	Tripura
	West Bengal

- *UT of Lakshadweep not indicated as there is no branch of the Bank*