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RECRUITMENT OF SPECIALIST OFFICERS - 2025

INDIAN BANK, a leading Public Sector Bank, with headquarters in Chennai invites Applications for the following posts:

ACTIVITY	DATES
On-line registration including Edit/Modification of Application by candidates & Payment of Application Fees/Intimation Charges (Online)	**23.09.2025 to 13.10.2025** (both days inclusive)

Post Code	Post Name	Scale	SC	ST	OBC	EWS	UR	Total Vacancies	Out of which			
									VI	HI	OC	ID
1	Chief Manager - Information Technology	IV	1	1	3	1	4	10	0	0	0	0
2	Senior Manager - Information Technology	III	4	2	6	2	11	25	0	1	0	0
3	Manager - Information Technology	II	3	4*	4	2	7	20	0	1	0	0
4	Chief Manager - Information Security	IV	1	0	1	1	2	5	0	0	0	0
5	Senior Manager - Information Security	III	2	1	4	2	6	15	0	0	1	0
6	Manager - Information Security	II	2	3*	3	1	6	15	0	0	1	0
7	Chief Manager - Corporate Credit Analyst	IV	2	2	4	2	5	15	0	0	1	0
8	Senior Manager - Corporate Credit Analyst	III	2	1	4	2	6	15	0	0	0	0
9	Manager - Corporate Credit Analyst	II	1	1*	3	1	4	10	0	0	0	0
10	Chief Manager – Financial Analyst	IV	1	0	2	0	2	5	0	0	0	0
11	Senior Manager - Financial Analyst	III	1	0	0	0	2	3	0	0	0	0
12	Manager - Financial Analyst	II	1	1	1	0	1	4	0	0	0	0
13	Chief Manager - Risk Management	IV	1	0	1	0	2	4	0	0	0	0
14	Chief Manager - IT Risk Management	IV	0	0	0	0	1	1	0	0	0	0
15	Senior Manager - Risk Management	III	1	1	2	1	2	7	0	0	0	0
16	Senior Manager - IT Risk Management	III	0	0	0	0	1	1	0	0	0	0
17	Senior Manager - Data Analyst	III	0	0	1	0	1	2	0	0	0	0
18	Manager - Risk Management	II	1	1	2	1	2	7	0	0	0	0
19	Manager - IT Risk Management	II	0	0	0	0	1	1	0	0	0	0
20	Manager - Data Analyst	II	0	0	1	0	1	2	0	0	0	0
21	Chief Manager - Company Secretary	IV	0	0	0	0	1	1	0	0	0	0
22	Senior Manager - Chartered Accountant	III	0	0	1	0	1	2	0	0	0	0
23	Manager - Chartered Accountant	II	0	0	0	0	1	1	0	0	0	0

**Inclusive of Backlog vacancies*

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A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.

Bank reserves the right to consider the candidature of the candidate to any other position published in this advertisement other than for which he/she has applied for, subject to the condition that the candidate fulfil the eligibility criteria prescribed for the position for which the candidate is considered/selected for. Decision of the Bank will be final in this regard and binding on the candidates.

Note: The number of vacancies and also the number of reserved vacancies are provisional and may vary according to actual requirement of the Bank. The reservation for PWBD is on horizontal basis and the selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/Unreserved) to which they belong to. Candidates who wants to avail benefit of reservation under PwBD category have to submit a disability certificate issued by a Competent Authority **as per Government of India guidelines**. **The certificate should be dated on or before last date of registration of application.**

Abbreviations stand for: -

SC - Scheduled Castes, ST - Scheduled Tribes, OBC - Other Backward Classes, EWS – Economically Weaker Section, UR- Unreserved, PWBD- Persons with Benchmark Disabilities, OC – Orthopedically Challenged, VI – Visually Impaired, HI – Hearing Impaired, ID-Intellectual Disability

PAY SCALE AND EMOLUMENTS

Scale II -	64820	2340/1	67160	2680/10	93960
Scale III -	85920	2680/5	99320	2980/2	105280
Scale IV -	102300	2980/4	114220	3360/2	120940

DA, CCA, HRA / Leased accommodation, Leave Fare Concession, Medical Aid, Hospitalization Benefits, Retirement Benefits and other perquisites will be admissible as per the rules of the Bank and Industry level settlements applicable from time to time.

ELIGIBILITY CRITERIA

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 favour a certificate of eligibility has been issued by the Government of India.

AGE, EDUCATIONAL QUALIFICATION AND WORK EXPERIENCE

The cut-off date for fulfillment of eligibility for Age, Educational Qualification/ Certifications and Work Experience is **01.09.2025**. All the educational qualifications should be from a University/ Institution/ Board recognized by Govt. Of India/ approved by Govt. Regulatory Bodies.

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Basic Educational Qualification for Post Code 1 to 3

a) 4-year Engineering / Technology Degree in Computer Science / Computer Applications / Information Technology / Electronics / Electronics & Telecommunications / Electronics & Communication / Electronics & Instrumentation

(OR)

b) Post Graduate Degree in Electronics / Electronics & Tele Communication / Electronics & Communication / Electronics & Instrumentation / Computer Science / Information Technology / Computer Applications

(OR)

c) Graduate having passed NIELIT 'B' Level (National Institute of Electronics and Information Technology) formerly known as the DOEACC 'B' Level.

All Mandatory Certifications stipulated are to be valid as on the date of submission of application.

Post Code	Post Name	Age	Certification	Experience
1	Chief Manager – Information Technology	Min-28 years Max-36 years	Mandatory: Any one of the certifications mentioned below; ITIL Strategic Leader (SL) (OR) CCIE (OR) CCDE (OR) CISSP (OR) CISM (OR) PRINCE2 - P (OR) PMP (OR) TOGAF Practitioner (OR) ISO27001 Lead Auditor (OR) VMware Certified Advanced Professional (VCAP) in Network Virtualization Design / Data Center Virtualization Design / Cloud Management and Automation Design (OR) AWS Solutions Architect – Professional (OR) AWS DevOps Engineer - Professional (OR) Azure / GCP Professional / Architect Expert (OR) Red Hat Certified Architect (RHCA) (OR) Oracle Certified Professional (OCP) (OR) IBM Certified Solution Architect - Cloud Pak for Integration	Minimum 8 years' experience in IT, with at least 5 years in a manager / lead role in banking / financial sector, handling IT strategy, Enterprise architecture / system design, cybersecurity, cloud / data center management Project management, or Product management.
2	Senior Manager – Information Technology	Min-25 years Max-33 years	Mandatory: Any one of the following certifications Oracle Certified Professional (OCP) (OR) VMware Certified Professional (VCP) in Network Virtualization / Cloud Operations / Cloud Management and Automation / Tanzu for Kubernetes Operations (OR) ITIL Managing Professional (MP) Modules or CCNP (OR) AWS Solutions Architect-Associate (OR) AWS Developer – Associate (OR) AWS SysOps Administrator – Associate (OR) Azure/GCP Associate level certifications (OR)	Minimum 5 years' experience in IT operations with at least 2 years in a manager / lead role handling IT infrastructure management, Project management, Application development, database administration, networking, cybersecurity, or Cloud implementation in a bank / financial institution / IT company

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Post Code	Post Name	Age	Certification	Experience
			CSX-P (OR) CAPM (OR) Red Hat Certified OpenShift Administrator (RHCOSA) (OR) Certified Kubernetes Administrator (CKA) (OR) IBM AIX System Administrator (OR) IBM Certified Solution Architect - Cloud Pak for Integration (OR) Certified Ethical Hacker (CEH) <u>Desirable:</u> VMware Certified Advanced Professional (VCAP) in Network Virtualization Design / Network Virtualization Deploy / Data Center Virtualization Design / Cloud Management and Automation Design / Cloud Management and Automation Deploy (OR) Red Hat Certified Engineer (RHCE) (OR) AWS Solutions Architect – Professional (OR) AWS DevOps Engineer - Professional (OR) CISSP (OR) CISM	
3	Manager – Information Technology	Min-23 years Max-31 years	<u>Mandatory:</u> Any one of the following certifications Oracle Certified Associate (OCA) (OR) VMware Certified Technical Associate (VCTA) (OR) IBM Certified Administrator - Cloud Pak for Integration (OR) Red Hat Certified System Administrator (RHCSA) (OR) ITIL 4 Foundation Certification (OR) CCNA (OR) AWS Certified Cloud Practitioner (OR) AWS Certified AI Practitioner (OR) Azure / GCP Fundamentals (OR) CSX-F (OR) PRINCE2 - F <u>Desirable:</u> VMware Certified Professional (VCP) (OR) ITIL Managing Professional (MP) Modules (OR) CCNP (OR) AWS Solutions Architect-Associate (OR) AWS Developer – Associate (OR) AWS SysOps Administrator – Associate (OR) CSX-P (OR) CAPM (OR) Certified Ethical Hacker (CEH)	Minimum 3 years' experience in IT infrastructure management, application development, database administration, networking, or Cybersecurity in a bank / financial institution / IT company

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Specialist for Information Security Services Department

Post Code	Post Name	Area of specialization	Age	Education	Certification	Experience
4	Chief Manager – Information Security	1. Cyber Security Operations 2. Incident Response Management 3. Application Security & Cyber Risk Management 4. Governance & Compliance	Min-30 years Max-36 years	BE / B.Tech (CS / IT / ECE / Cyber Sec) OR MCA / MSC (Comp Science / IT / Cyber Sec)	Mandatory: CISA/CISSP/ CISM/CSSLP	Mandatory: Minimum 10 years of post-qualification work experience in Information / cyber Security
5	Senior Manager – Information Security		Min-25 years Max-33 years	BE / B.Tech (CS / IT / ECE / Cyber Sec) OR MCA / MSC (Comp Science / IT / CyberSec) OR BSC (Comp Science / IT / Cyber Sec)	Desirable: CISA/CISSP/ CISM/CSSLP	Mandatory: Minimum 5 years of post-qualification work experience in Information / Cyber Security
6	Manager – Information Security		Min-23 years Max-31 years	BE / B. Tech (CS / IT / ECE / Cyber Sec) OR MCA / MSC (Comp Science / IT / Cyber Sec) OR BSC (Comp Science / IT / Cyber Sec)	Desirable: CISA/CISSP/ CISM/CSSLP	Mandatory: Minimum 3 years of post-qualification work experience in Information / Cyber Security

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Specialists for Credit Department

Post Code	Post Name	Age	Educational Qualification	Experience	Certifications
7	Chief Manager - Corporate Credit Analyst	Min - 28 years Max- 36 years	CA OR Graduation in any discipline AND 2 years (full time) MBA (Finance) / MMS in Finance	Mandatory: Minimum Six (6) years of Post Qualification Work Experience in processing of credit proposals as an officer in Corporate Credit /Mid Corporate Credit in any Scheduled Public Sector Banks / Large Scheduled Private Sector banks or Subsidiary of a Scheduled Commercial Bank or as Analyst in RBI approved Rating Agencies.	Desirable: At least any one of the following certifications i. Certification Course in Credit Management by NIBM ii. Analytics Certificate in Commercial Credit by MOODYS Analytics iii. Certified Credit Research Analyst by EQUALIFI (Erstwhile AIWMI). iv. Certified Credit Professional by IIBF v. Certified Trade Finance Professional (CTFP) by ICC vi. Global Trade Certificate (GTC) by ICC vii. Any residential programmes conducted by NIBM or similar institutions in credit / risk
			OR		
			Graduation in any discipline AND PGDBA / PGDBM / CAIIB	Mandatory: Minimum Seven (7) years of Post Qualification Work Experience in processing of credit proposals as an officer in Large Corporate Branches / Extra Large Corporate Branches / Corporate Office / Project Finance Unit / Corporate Credit / Mid Corporate Credit etc in any Scheduled Public Sector Banks / Large Scheduled Private Sector Banks.	

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Specialists for Credit Department

Post Code	Post Name	Age	Educational Qualification	Experience	Certifications
8	Senior Manager - Corporate Credit Analyst	Min - 26 years Max- 33 years	CA OR Graduation in any discipline AND 2 years (full time) MBA (Finance) / MMS in Finance	Mandatory: Minimum Four (4) years of Post Qualification Work Experience in processing of credit proposals as an officer in Corporate Credit / Mid Corporate Credit in any Scheduled Public Sector Banks / Large Scheduled Private Sector banks or Subsidiary of a Scheduled Commercial Bank or as Analyst in RBI approved Rating Agencies.	Desirable: At least any one of the following certifications i. Certification Course in Credit Management by NIBM ii. Analytics Certificate in Commercial Credit by MOODYS Analytics iii. Certified Credit Research Analyst by EQUALIFI (Erstwhile AIWMI). iv. Certified Credit Professional by IIBF v. Certified Trade Finance Professional (CTFP) by ICC vi. Global Trade Certificate (GTC) by ICC vii. Any residential programmes conducted by NIBM or similar institutions in credit / risk
			OR		
			Graduation in any discipline AND PGDBA / PGDBM / CAIIB	Mandatory: Minimum Five (5) years of Post Qualification Work Experience in processing of credit proposals as an officer in Large Corporate Branches / Extra Large Corporate Branches / Corporate Office / Project Finance Unit / Corporate Credit / Mid Corporate Credit etc in any Scheduled Public Sector Banks / Large Scheduled Private Sector Banks .	

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Specialists for Credit Department

Post Code	Post Name	Age	Educational Qualification	Experience	Certifications
9	Manager - Corporate Credit Analyst	Min - 24 years Max- 31 years	CA OR Graduation in any discipline AND 2 years (full time) MBA (Finance) / MMS in Finance	Mandatory: Minimum Two (2) years of Post Qualification Work Experience in processing of credit proposals as an officer in Corporate Credit / Mid Corporate Credit in any Scheduled Public Sector Banks / Large Scheduled Private Sector banks or Subsidiary of a Scheduled Commercial Bank or as Analyst in RBI approved Rating Agencies.	Desirable: At least any one of the following certifications i. Certification Course in Credit Management by NIBM ii. Analytics Certificate in Commercial Credit by MOODYS Analytics iii. Certified Credit Research Analyst by EQUALIFI (Erstwhile AIWMI). iv. Certified Credit Professional by IIBF v. Certified Trade Finance Professional (CTFP) by ICC vi. Global Trade Certificate (GTC) by ICC vii. Any residential programmes conducted by NIBM or similar institutions in credit / risk
			OR		
			Graduation in any discipline AND PGDBA / PGDBM / CAIIB	Mandatory: Minimum Three (3) years of Post Qualification Work Experience in processing of credit proposals as an officer in Large Corporate Branches / Extra Large Corporate Branches / Corporate Office / Project Finance Unit / Corporate Credit / Mid Corporate Credit etc in any Scheduled Public Sector Banks / Large Scheduled Private Sector Banks	

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Specialists for Credit Department

Post Code	Post Name	Age	Educational Qualification	Experience
10	Chief Manager – Financial Analyst	Min-29 years Max-36 years	Mandatory: Member of Institute of Chartered Accountants of India (ICAI) OR ICMA (erstwhile ICWA) OR CFA Desirable: Any residential programmes conducted by NIBM or similar institutions in credit / risk.	Mandatory: Minimum Six (6) years of Post Qualification Work Experience in processing of credit proposals as an officer in Corporate Credit in any Scheduled Public Sector Banks / Scheduled Private Sector banks.
11	Senior Manager – Financial Analyst	Min-27 years Max-33 years		Mandatory: Minimum Four (4) years of Post Qualification Work Experience in processing of credit proposals as an officer in Corporate Credit in any Scheduled Public Sector Banks / Scheduled Private Sector banks.
12	Manager – Financial Analyst	Min-25 years Max-31 years		Mandatory: Minimum Two (2) years of Post Qualification Work Experience in processing of credit proposals as an officer in Corporate Credit in any Scheduled Public Sector Banks / Scheduled Private Sector banks.

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Specialists for Risk Management Department

Post Code	Post Name	Age	Educational Qualification	Certification	Experience
13	Chief Manager – Risk Management	Min- 28 years Max- 36 years	(1) CA / CFA OR (2) Master's Degree in Mathematics / Statistics / Finance / Economics (Regular) OR (3) Engineering graduate AND two (2) years Post Graduate Degree / Diploma in Business Management / Banking / Finance	Desirable: Certifications such as FRM / PRM / CFA / SCR are preferred. Completion of a Certificate programme in Risk Management from IIBF / NIBM will be an added advantage	Mandatory: Minimum 8 years of experience in Bank / PSU / NBFC / Corporate as an Officer out of which minimum 3 years ' experience in any of the following verticals of the Risk Management 1. Liquidity Risk Management / Interest Rate Risk / IRRBB 2. Operational Risk Management 3. Market Risk 4. Treasury 5. Credit Risk
14	Chief Manager – IT Risk Management	Min- 28 years Max- 36 years	B.E./ B.Tech. in Computer Science / Information Tech/ Electronics/ Electronics & Communication / MCA / M.Sc.in Computer Science/ Information Technology / MS in Data Science	Desirable: CRISC from ISACA OR Certification in Risk and information systems from reputed institutions.	Mandatory: Minimum 8 years of experience in Bank / PSU / NBFC / Corporate as an Officer out of which minimum 3 years ' experience as Officer in IT Compliance, Information Security, Internal Audit, IT Risk or similar role supporting IT compliance and/or IT Risk. Experience in implementation and/or working enterprise Information Security Programs based on industry frameworks such as ISO 27001/27002, COSO, COBIT, NIST etc. Experience in management of IT Vulnerability risks. Strong working knowledge of IT processes, risks, and controls in the computer operations, system development, change control, and security functions.

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Post Code	Post Name	Age	Educational Qualification	Certification	Experience
					Desired Skills: CISA, CISM, CISSP or other relevant security certification(s) is desirable. Ability to clearly interpret and communicate the IT threats, **IT risk**s and impacts to all levels of the organization to support business continuity planning and vulnerability management. Experience with regulations, policy, standards, procedures, or other requirements which requires IT compliance(e.g. PCI-DSS, Data Privacy), **IT risk assessment and management.**
15	Senior Manager – Risk Management	Min-25 years Max-33 years	(1) CA OR (2) Master's Degree in Mathematics / Statistics / Finance / Economics (Regular) OR (3)Engineering graduate AND two (2) years Post Graduate Degree / Diploma in Business Management / Banking / Finance	<u>Desirable:</u> Completion of a Certificate programme in Risk Management from IIBF / NIBM will be an added advantage. Certifications such as FRM / PRM / CFA / SCR are preferred.	<u>Mandatory:</u> Minimum 5 years of experience in Bank / PSU / NBFC / Corporate as an Officer out of which minimum 2 years ' experience in any of the following verticals of the Risk Management 1. Liquidity Risk Management / Interest Rate Risk / IRRBB 2. Operational Risk Management 3. Market Risk 4. Treasury 5. Credit Risk

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Post Code	Post Name	Age	Educational Qualification	Certification	Experience
16	Senior Manager – IT Risk Management	Min- 25 years Max- 33 years	B.E./ B.Tech. in Computer Science / Information Technology / Electronics / Electronics & Communication/ MCA / M.Sc.in Computer science/ Information Technology / MS in Data Science		Mandatory: Minimum 5 years of total experience as an officer in Bank/ PSU/ NBFC/ Corporate out of which minimum of 2 years in IT Compliance, Information Security, Internal Audit, IT Risk or similar role supporting IT compliance and/or IT risk. Experience in management of IT Vulnerability risks/ IT security/ IT risks. Strong working knowledge of IT processes, risks, and controls in the computer operations, system development, change control, and security functions.
17	Senior Manager - Data Analyst	Min- 25 years Max- 33 years	(1) CA OR (2) Bachelor's or Master's Degree in Computer science /IT/MCA / statistics/ Mathematics/ Economics	Desirable: Completion of a Certificate programme in Risk Management from IIBF / NIBM will be an added advantage. OR Certifications in Data Science / Data Analysis are preferred. OR Certifications from SAS, Python will be an added advantage.	Mandatory: Minimum 5 years of experience as an officer in data analysis preferably in Risk Management or a related field in the BFSI industry.
18	Manager – Risk Management	Min- 23 years Max- 31 years	(1) CA OR (2) Master's Degree in Mathematics / Statistics / Finance / Economics / OR (3) Engineering graduate AND two (2) years Post Graduate Degree / Diploma in Business Management / Banking / Finance / Economics	Desirable: Completion of a Certificate programme in Risk Management from IIBF / NIBM will be an added advantage. Certifications such as FRM / PRM / CFA / SCR are preferred. • Desired Certification: (Any one of the following) ○ Sustainability and climate Risk Certification (SCR) from GARP	Mandatory: Minimum 3 years of experience in the Banking Industry as an Officer with minimum 1 years ' experience in any of the following verticals of the Risk Management 1. Liquidity Risk Management / Interest Rate Risk / IRRBB 2. Operational Risk Management 3. Market Risk 4. Treasury 5. Credit Risk

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Post Code	Post Name	Age	Educational Qualification	Certification	Experience
				○ Certificate in Climate Risk from Chartered Banker Institute ○ Certificate course in ESG investing/ climate risk valuation & investing from CFA institute ○ Certificate course on climate risk & sustainable finance from FPSB India ○ Certificate course on sustainability from SGS ○ Certificate program on AI for climate risk (CPAICR) from International Faculty of Finance (IFF) ○ Master's program in disaster and climate risk assessment from TISS	
19	Manager–IT Risk Management	Min - 23 years Max-31 years	B.E./ B.Tech. in Computer Science/ Information Technology / Electronics / Electronics & Communication/ MCA / M.Sc.in Computer science/ Information Technology / MS in Data Science		<u>Mandatory:</u> Minimum 3 years of total experience in Bank/ PSU/ NBFC/Corporate, desirable in Information Security, Internal Audit, IT Risk or similar role supporting IT compliance and/ or IT risk. Strong working knowledge of IT processes, risks, and controls in the computer operations, system development, change control, and security functions
20	Manager–Data Analyst	Min - 23 years Max-31 years	(1) CA OR (2) Bachelor's or Master's Degree in Computer Science /IT/MCA / Statistics/ Mathematics/ Economics	<u>Desirable:</u> Completion of a Certificate programme in Risk Management from IIBF / NIBM will be an added advantage. OR Certifications in Data Science / Data Analysis are preferred. OR Certifications from SAS, Python will be an added advantage.	<u>Mandatory:</u> Minimum 3 years of experience in data analysis preferably in Risk Management or a related field in the BFSI industry.

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Specialists for Investor Service Cell

Post Code	Post Name	Age	Educational Qualification	Experience
21	Chief Manager - Company Secretary	Min-30 years Max-36 years	Mandatory: Member of Institute of Company Secretaries of India (ICSI) Desirable: Preference will be given to candidates with additional Qualification of LLB / CA / ICMA (erstwhile ICWA)	Mandatory: Minimum 5 years of post-qualification work experience after obtaining membership of ICSI (out of which minimum 2 years' experience in a listed entity). Desirable: Proficiency in MS Office will be an added advantage.

Specialists for Accounts Department

Post Code	Post Name	Age	Educational Qualification	Experience
22	Senior Manager – Chartered Accountant	Min-27 years Max-33 years	Mandatory: Member of Institute of Chartered Accountants of India (ICAI) Desirable: Preference will be given to candidates with additional Qualification of ICMA (erstwhile ICWA) / CFA / MBA (Finance)	Mandatory: Minimum 5 years of post-qualification work experience in Accounts & Finance / Taxation / IndAS. Desirable: Preference will be given to candidates with work experience in scheduled commercial bank / FI / NBFC in the area of Taxation, Preparation of financial statements, IndAS etc. Proficiency in MS Office will be an added advantage.
23	Manager – Chartered Accountant	Min-23 years Max-31 years		Mandatory: Minimum 1 year of post-qualification work experience in Accounts & Finance / Taxation / IndAS. Proficiency in MS Office will be an added advantage.

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In case of dual specializations, one of the fields of specialization should be in the field prescribed. In case of major/ minor specializations, major specialization should be in the stream prescribed. Candidates having PG Degree (MMS or MBA) / PG Diploma with more than two specializations are not eligible to apply.

Candidates should ensure that the educational qualification and work experience possessed by them shall be as per the prescribed educational qualifications and work experience mentioned in the advertisement and they fulfill the above eligibility criteria. No equivalent educational qualification shall be considered for eligibility. The certificates/documents submitted by the candidates in support of their educational qualification /work experience should be clear and direct wherein eligibility can be easily established during screening and document verification process.

JOB ROLES

Post Code	Post Name	Job Profile of the Post / KRAs
1	Chief Manager - Information Technology	▪ Formulate and execute IT strategy aligned with business objectives; oversee enterprise-wide IT infrastructure and cloud/data center operations; ▪ lead initiatives on cybersecurity posture enhancement and threat mitigation; ▪ ensure compliance with regulatory requirements (RBI, CERT-In, ISO27001); ▪ drive innovation in digital banking platforms; ▪ manage IT budgets, vendor negotiations, and service-level governance; ▪ lead DR/BCP readiness and crisis response; ▪ foster adoption of emerging technologies like AI/ML, API banking, and hybrid cloud architectures.
2	Senior Manager - Information Technology	▪ Lead medium-to-large IT projects from planning to implementation; ▪ manage deployments of enterprise applications, networks, and cloud solutions; ▪ conduct IT risk assessments and implement cybersecurity best practices; ▪ oversee DR/BCP testing, ensure uptime SLAs are met, and supervise vendor performance; ▪ guide and mentor junior IT staff; ▪ manage project budgets and timelines; ▪ ensure compliance with RBI, CERT-In, and internal audit requirements.
3	Manager - Information Technology	▪ Manage IT applications, networking, database systems, and security infrastructure for assigned zones/branches; ensure 24x7 availability and performance of IT systems; ▪ provide L2/L3 support for application and infra issues; ▪ assist in DR drills, vulnerability assessments, and patch management; ▪ coordinate with vendors for hardware/software upgrades; ▪ contribute to digital banking rollouts and ensure adherence to IT policies and RBI guidelines.

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Post Code	Post Name	Job Profile of the Post / KRAs
4	Chief Manager - Information Security	Cyber Security Operation ▪ Develop security architectures that are resilient, scalable, adaptable to ensure the protection of critical assets, data, users, and systems. ▪ Develop and implement SOC strategies and processes that meet the needs of the bank ▪ Design, development, testing, and maintenance of SOC and processes. ▪ Monitoring the malicious activities, including network and host behaviours and securing from the intrusion attacks. Ensure proper reporting for daily, monthly, quarterly, and annual security posture for executive reporting and maintain dashboards ▪ Work on historical data for a trend and identify them proactively Incident Response Management ▪ Responsible for overall coordination of the incident management process, in particular whenever there are major incidents, Potential Service impacting Incidents and Non service impacting Incidents. ▪ Investigate and resolve security breaches and threats, providing detailed reports. ▪ Design, development, testing, and maintenance of IR systems and processes. ▪ Creation and maintenance of incident response run books of the Incident Response Team. ▪ Collaborate with other teams to ensure that SOC and IR processes are aligned with broader cybersecurity goals ▪ Managing major incidents - Responsible for handling P1, P2, P3 and P4 Critical Incidents till closure and follow the Incident management process. ▪ Develop and implement a comprehensive incident response plan that aligns with organizational goals and industry best practices. ▪ Develop and conduct training programs and table top exercises to enhance the incident response capabilities of the team and other stakeholders. ▪ Lead post-incident analysis and reporting to identify lessons learned, improve response processes, and make recommendations for enhancing security posture. ▪ Reporting to senior management on incident response metrics, trends, and outcomes, providing insights for informed decision-making. Application Security & Cyber Risk Management ▪ Perform penetration testing in depth, which includes network, web application, mobile app (android & iOS). APIs cloud security, thick client application and create report that describes findings, exploitation, procedure, risk and recommendation. ▪ Execute Red Team assessments to highlight gaps impacting organisations security postures. In-depth understanding of OWASP Top 10 and SANS Top 25 vulnerabilities and ability to effectively communicate methodologies and techniques with development teams ▪ Support SDLC and agile environments with application security testing and source code reviews. ▪ Threat Intelligence: Stay current with emerging threats and vulnerabilities, utilizing threat intelligence to inform incident response strategies and enhance organizational readiness.
5	Senior Manager - Information Security	

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Post Code	Post Name	Job Profile of the Post / KRAs
6	Manager - Information Security	▪ Oversee and perform technology risk assessments focusing on infrastructure, applications, vulnerability, availability and reliability, and cybersecurity processes. ▪ Stay at the forefront of cyber threats and vulnerabilities, anticipating potential risks and driving proactive measures and update strategy to safeguard the organization. ▪ Collaborating with the stakeholders to identify and assess IT / related business risks, including associated strategies, risk assessments, response plans, checklists, action cards and policies. <u>Governance & Compliance</u> ▪ Monitoring design, implementation & functioning of Information Security Management Systems; establishing and implementing IS best practices to Manage and control IT governance as per Industry standards. ▪ Ensure compliance with relevant regulations, internal policies, industry standards and best practices. ▪ Prepare & publish Dashboards like KPI/KRI also periodic presentation of IT Security Deck. ▪ Handle IT security matters and ensure to meet the requirement of Regulators. ▪ Establish continuous process improvement cycles where the process performance, activities, roles and responsibilities, policies, procedures and supporting technology is reviewed and enhanced where applicable ▪ Report the metrics/KPIs on a weekly/monthly basis and drive cyber security activities ▪ Identify and communicate risks through the governance process, provide detailed reports at governance and executive meetings ▪ Develop and support risk reporting to management and governance committees.
7	Chief Manager - Corporate Credit Analyst	▪ Carrying out of Due Diligence on Credit Proposals assigned ▪ Timely completion of reviews/renewals as Appraiser, including credit risk assessment proposals ▪ Assisting Branch Manager/Departmental head in achieving budgeted growth in advances for each month ▪ Adhering to Turn-Around-Time (TAT) for processing New/Existing proposals ▪ Ensuring ABS considered for the proposals are the same as filed with ROCs ▪ Tracking & monitoring important developments in the industries / activities in which borrowers operate / have interest ▪ Creation, maintenance and updation of account profile as per format devised by the Branch Manager / Departmental Head ▪ Monthly updation of pricing / concessions to be prepared for verification / checking by Branch Manager

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Post Code	Post Name	Job Profile of the Post / KRAs
8	Senior Manager - Corporate Credit Analyst	▪ Ensuring achievement of satisfactory RAROC (Risk Adjusted Return On Capital) for each account ▪ Analysis & appraisal of credit proposal including adhoc facilities / restructuring / rehabilitation proposals / any other type of business or general proposals pertaining to the unit ▪ Ensuring quick and timely appraisal of credit RESPONSIBILITIES: A. PRE-SANCTION STAGE ▪ Ensuring compliance of KYC norms ▪ Updation of periodical due diligence reports as per RBI guidelines. ▪ Obtaining data/information from customers for assessment and processing of the proposals. ▪ Interacting with Key Officials in the borrowing units for obtaining data/statement etc. ▪ Obtain and verify the legal search reports / valuation reports of properties offered as Primary/Collateral securities. ▪ ROC search at each sanction of the limits to the Unit ▪ Arranging for compilation / updation of opinion reports and CIRs ▪ Undertaking pre-sanction visits ▪ Appraising of credit proposals and CRA ▪ Arranging for D&B / Credit reports and their scrutiny, wherever required ▪ Obtaining external credit rating of the customers ▪ Providing support to the Branch Manager for making presentation of credit proposals to the sanctioning authority. ▪ Credit related notes like RMD deviations / any other deviations, concession etc. or non-business proposals to competent authorities B. POST-SANCTION STAGE ▪ Preparation of Sanction letter and ensuring that all the Terms & Conditions of sanction have been incorporated therein ▪ Attending consortium meetings with the Relationship Manager, wherever necessary ▪ Analysis of Financial Statements putting it up to Branch Managers and taking-up issues / observations recorded with the company. ▪ Rectifying irregularities pertaining to pre-sanction pointed out in various Credit Audit reports. ▪ Attending to the credit related correspondence with internal and external agencies ▪ Periodical review of TLs sanctioned on standalone basis ▪ Periodical inspections as per the instructions of Branch Manager C. General ▪ Preparation of outstanding issues / non-compliances with terms of sanction in pre-sanction areas for each company and its updation on resolution of the issues involved ▪ Any other job/task relating to dispensation or administration of credit or any other specific task of any nature arising out of business or administrative exigencies or even otherwise under instruction of Branch Head. ▪ The activities mentioned above are illustrative only and Credit Analyst is primarily responsible for all activities as directed by Branch Head from time to time.
9	Manager - Corporate Credit Analyst	
10	Chief Manager - Financial Analyst	
11	Senior Manager - Financial Analyst	
12	Manager - Financial Analyst	

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Post Code	Post Name	Job Profile of the Post / KRAs
		Additional responsibilities for chartered accountants: ▪ Apply strong analytical skills in order to filter, prioritize and validate potentially complex proposals from the High rated companies and to bring out the risks and opportunities from the connection. ▪ Preparation and analysis of statements pertaining to financial returns received from the corporates on granular basis.
13	Chief Manager - Risk Management	ALM ▪ Sound knowledge in Basel III guidelines on Liquidity Risk Management, Interest Rate Risk Management (IRRBB). ▪ In-depth understanding Behavioural models and simulation and stress Testing. ▪ Knowledge in designing and implementing models for Liquidity and Interest rate risk. ▪ Understanding on compliance with Regulatory requirements and industry best practices. Operational Risk ▪ Overall development and oversight of the Bank's Enterprise wide Risk Management Framework and Policy. ▪ Design and implementation of Operational Risk Management Framework and all its components across the Bank, and for coordinating all the activities for the achievement of the stated goals and objectives. ▪ Develop suitable policies /framework /methodology to ensure that operational risk management practices and their results are embedded in day to day business operations of the Bank. ▪ Review, assess and monitor operational risks in new products, activities, systems, etc., to ensure that risk in those activities is identified and managed before their launch or go-live into business operations. ▪ Prepare and publish disclosure as per Pillar III and as per good governance practices on disclosures. ▪ Co-ordinate Operational Risk management related activities of the Bank with all the departments and functions for the achievement of the stated goals and objectives. ▪ Regular monitoring of regulatory, industry, economical and any other development, analyze their impact and consider them in Bank's Risk Management processes including their reporting to various committees. Market Risk ▪ In depth understanding of valuation of rupees and foreign currency investments and derivatives of on balance sheet and off-balance sheet investments. ▪ Sound knowledge in Basel III guidelines and Market Risk Capital Charge and Stress Testing. ▪ Understanding on compliance with Regulatory requirements and industry best practices. ▪ Analysis of Market trends. ▪ Monitoring market risk in the bank, and reporting to internal and external stakeholders. ▪ Development and validation of market risk assessment models. ▪ Effective analysis and assessment of risk factors/concentrations, periodic stress tests, and remedial actions. ▪ Formulation and review of market risk management policies. ▪ Hedge effectiveness & Accounting.

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Post Code	Post Name	Job Profile of the Post / KRAs
14	Chief Manager - IT Risk Management	▪ Implementation of IT Risk Management Frameworks/ policies/ processes/ controls to manage the IT risks. ▪ Establish policies and procedure managing the IT and information security risks. ▪ Preparing polices/SOPs for IT risks and its mitigation. ▪ Risk assessment of IT application and IT Infrastructure/ assets. ▪ Monitoring and Contract Management for managing IT related risks. ▪ Defining and managing the IT risk profile. Identifying and defining KRI for the IT verticals Defining risk mitigation strategies and best practices.
15	Senior Manager - Risk Management	ALM, Capital ▪ Hands on experience on Basel III ratios computation and analyses on LCR, NSFR / Interest Rate Risk Management (IRRBB). ▪ Behavioural models and simulation and stress Testing. ▪ Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks. Operational Risk ▪ Overall development of the Bank's Enterprise wide Risk Management Framework and Policy. ▪ Facilitating the articulation of the overall Risk Appetite and appropriate risk limits/caps, and the embedding of the Risk Appetite into the Bank's processes and culture. ▪ Regular monitoring of the Bank's risks and the development and maintenance of a concise Board and senior management-level risk reporting. This includes the design and use of risk dashboards. ▪ Develop suitable policies /framework /methodology to ensure that operational risk management practices and their results are embedded in day to day business operations of the Bank. ▪ Review, assess and monitor operational risks in new products, activities, systems, etc., to ensure that risk in those activities is identified and managed before their launch or go-live into business operations. ▪ Prepare and publish disclosure as per Pillar lll and as per good governance practices on disclosures. KRA ▪ Achievement of Banks Operational Loss Limit ▪ Variance in Operational risk exposure versus policy limits ▪ Number of breaches in adherence to regulatory policies. ▪ Number of times there is a delay or error in risk reports. Market Risk ▪ Experience of working in Treasury Back Office/Front Office (Forex & Money Market ▪ Understanding on compliance with Regulatory requirements and industry best practices. ▪ Analysis of Market trends. ▪ Monitoring market risk in the bank, and reporting to internal and external stakeholders. ▪ Development and validation of market risk assessment models. ▪ Effective analysis and assessment of risk factors/concentrations periodic stress tests, and remedial actions.

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Post Code	Post Name	Job Profile of the Post/KRAs
16	Senior Manager - IT Risk Management	▪ Identifying and assessing the IT risks (potential/inherent) in IT processes/applications and business operations/processes. ▪ Identification of the controls and managing /Monitoring of the required controls placed to mitigate IT related Risks. ▪ Risk assessment of IT outsourced activities/ vendors. ▪ Coordination for Implementations of suitable controls to mitigate the IT related Risk based on risk assessment ▪ Designing and providing IT risk training and instilling risk awareness. ▪ Ensuring and implementation/ integration of IT Risk management practices
17	Senior Manager - Data Analyst	Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks.
18	Manager - Risk Management	ALM ▪ Hands on experience on Basel III ratios computation and analyses on LCR, NSFR / Interest Rate Risk Management (IRRBB). ▪ Behavioural models and simulation and stress Testing. ▪ Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks**.** Operational Risk ▪ Effective identification, assessment, monitoring and reporting of Operational Risk Parameters across Bank & Group entities to TOP Management. ▪ Review of Operational Risk Appetite framework of the Bank and cascading it to Business units and quarterly monitoring. ▪ Development of risk culture framework and develop suitable intervention wherever it is assessed weak. ▪ Efficient steering and implementation of the Operational Resilience project. **KRA** ▪ Achievement of Banks Operational Loss Limit ▪ Variance in Operational risk exposure versus policy limits ▪ Number of breaches in adherence to regulatory policies. ▪ Number of times there is a delay or error in risk reports. Market Risk ▪ Experience of working in Treasury Back Office/Front Office (Forex & Money Market ▪ Understanding on compliance with Regulatory requirements and industry best practices. ▪ Analysis of Market trends. ▪ Monitoring market risk in the bank, and reporting to internal and external stakeholders. ▪ Development and validation of market risk assessment models. ▪ Effective analysis and assessment of risk factors/concentrations, periodic stress tests, and remedial actions.

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Post Code	Post Name	Job Profile of the Post / KRAs
19	Manager - IT Risk Management	▪ Risk assessment of IT application and IT Infrastructure/ assets ▪ Coordination for implementation of the controls and best practices for managing/mitigation of IT/Information security Risks. ▪ Managing and monitoring of the KRI. ▪ Coordination for collecting and providing information/Data for IT risk management and assessment.
20	Manager - Data Analyst	Analysing large data sets to identify trends, patterns, and insights relevant to risk management, developing data driven reports and dashboards, collaborating with cross functional teams to integrate data analysis into business process and contributing to development of data strategy and governance frameworks.
21	Chief Manager - Company Secretary	▪ Ensuring Compliance under relevant laws and regulations, Regulatory Reporting & Returns, Investor Relations and Grievance Redressal, reporting to Appropriate authorities, Conducting Shareholders Meeting. ▪ Preparation/Design & printing of Annual Reports including Corporate Governance Reports. ▪ Ensuring Compliances with regard to capital raising activities – Qualified Institutional Placements (QIP), Right Issue, Employees Stock Purchase Scheme (ESPS) and Preferential Allotment etc. ▪ Ensuring compliance with regard to Issuance and Listing of Bonds/Debt Securities. Corporate Actions- Amalgamation, Dividend etc ▪ Handling the matters related to compliance activities, MIS management, Record maintenance. ▪ Investor Education and Protection Fund (IEPF) related activities pertaining to Shares, Bonds, interest, Dividend etc ▪ Ensuring compliances in a time bound manner. ▪ Ensuring various regulatory filings (SEBI, Stock Exchanges, RBI etc.) Maintenance of compliance calendar and its regular upkeep. ▪ Liaison with Registrar and Transfer Agents (RTA), legal advisor, arranger to issue, regulator, stock exchanger, various internal departments of the Bank. ▪ Ensuring data integrity. ▪ Any other Roles and Responsibilities assigned by the Bank from time to time.
22	Senior Manager - Chartered Accountant	▪ Preparation of Standalone / Consolidated Balance Sheet, Profit & Loss Account, Cash Flow Statement, Segment Report, SEBI Review Report & Net Worth Certificate. ▪ Preparation of Notes forming part of Accounts / Annual Notes on Accounts. ▪ Monthly Profitability Statement, Variation Analysis for monthly profitability data. ▪ Preparation & Submission of Proforma Ind AS Financials. ▪ Timely filing and completion of IT returns, Consolidation of Tax Audit Report, Tax Audit of the Bank and also filing of Country to Country & Specified entity Return. ▪ Computation of Deferred Tax Assets & Liabilities, Contingent Liabilities, Assessment and creation of provision for Taxation and payment of Advance Tax liability within timeline. ▪ Handling of Income Tax proceedings and filing of appeals / responses / rectifications on behalf of the bank. ▪ Ensuring Timely payment and filing of GST and TDS returns of the Bank along with their respective tax compliance.
23	Manager - Chartered Accountant	

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RELAXATION IN UPPER AGE LIMIT

S. No.	Category	Age Relaxation
1	Scheduled Caste/ Scheduled Tribe candidates	5 Years
2	Other Backward Classes (Non-Creamy Layer) candidates	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) The maximum age specified is applicable to General Category candidates and Economically Weaker Section (EWS) Category Candidates.

(ii) Candidates seeking age relaxation will be required to submit necessary certificate(s) in original/ copies at the time of Interview and at any subsequent stage of the recruitment process.

Caste / Category Certificate should be issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC/ PWBD category candidates. Please note that the caste name appearing in the caste certificate should match letter by letter with the caste name mentioned in the central list for the State/UT to which candidates belong to.

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. 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. The candidate should possess a valid OBC certificate with a Non-creamy layer clause as per the Government of India guidelines, from time to time.

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'. Vacancies for PwBD category candidates are reserved horizontally. @ PWBD categories under clauses 'd' & 'e' of Section 34(i) of RPWD Act 2016 – (i) "Specific Learning Disability" (SLD); (ii) "Mental Illness" (MI); (iii) "Multiple Disabilities" (multiple disabilities amongst LD, VI, HI, SLD & MI).

The date of issuance of the OBC (Non-Creamy Layer) certificate should be as 'on or after 01st April, 2025' till the date of interview. No request for extension of time for production of OBC (NCL) certificate beyond the said date shall be entertained and if a candidate fails to produce the OBC (NCL) certificate at the time of interview, he/ she will not be considered for this recruitment process.

(iii) If an ex-serviceman applies for various vacancies before joining any civil employment, he/she can avail of the benefit of reservation as ex-serviceman for any subsequent employment. However, to avail of this benefit, an ex-serviceman as soon as he/she joins any civil employment, should give self-declaration/ undertaking to the concerned employer about date-wise details of application for various vacancies for which he/she had applied for before joining the initial civil employment. Further, this benefit would be available only in respect of vacancies which are filled on direct recruitment and wherever reservation is applicable to the ex-serviceman. **There is no reservation for Ex-servicemen in Officers' Cadre.**

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Reservation for Persons with Benchmark Disabilities

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. “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. Orthopedically challenged persons are covered under locomotor disability with following bench mark:

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 eye-lid 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 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 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 degree.

b. Low Vision:

i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 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 degree up to 10 degree.

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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. "ID" Category:

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

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 relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.

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, behaviour, capacity to recognise 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.

"Multiple Disabilities" means multiple disabilities amongst clause "A"; "B"; "C";"D".

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 terms, as certified by the certifying authority.

A person who wants to avail benefit of reservation will have to submit a disability certificate and UDID 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.

Guidelines for Persons with Benchmark Disabilities/ Specified Disabilities using a Scribe:

For candidates availing scribe in accordance with OM – F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as **Appendix I**. Such candidates shall also, upload their certificate while filling the application form. Also, the qualification of the scribe should be one step below the qualification of the candidate taking examination. Letter of undertaking as per **Appendix II** should be submitted by such candidates at the time of examination.

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.

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- 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.

- 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 not be a candidate for the online examination under this recruitment project. If violation of the above is detected at any stage of the process, candidature 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 (at the time of online registration) 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.**

- 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. In such cases, the Candidate and scribe may also be debarred from all examinations of the Bank for two years.

Guidelines for candidates with locomotor disability and cerebral palsy

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).

Guidelines for Visually Impaired (VI) 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.

Guidelines for Candidates with Intellectual Disability (ID)

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).

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

Guidelines for persons with specified disabilities having less than 40% disability and having difficulty in writing:

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 an hour, then the duration of the compensatory time shall be allowed on pro-rata basis.

NOTE: (i) These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.
(ii) Bank reserves the right to conduct re-exam if there is doubt about the genuineness/ validity of candidate's score/ performance.

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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 EWS 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 EWS, irrespective of the family income

    i. 5 acres of Agricultural Land and above;
    ii. Residential flat of 1000 sq. ft. and above;
    iii. Residential plot of 100 sq. yards and above in notified municipalities;
    iv. 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. Reservation for Economically Weaker section (EWS) in recruitment is governed by Office Memorandum No. 36039/1/2019- Estt (Res) dtd. 31.01.2019 of Department of Personnel & Training, Ministry of Personnel (DOPT), Public grievances & Pensions, Government of India. Disclaimer: EWS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. The appointment is provisional and is subject to the Income & Asset certificate being through the proper channel.

6. The EWS candidates are required to produce for verification of 'Income & Asset Certificate' **issued based on gross annual income for the Financial Year 2024-25 and valid for the Financial Year 2025-26 as per extant DoPT guidelines**, **on the date of interview**. 'Income & Asset Certificate' issued based on gross annual income for the financial year 2024-25 must be obtained by the candidates on or before the date of interview. **No request for extension of time for production of 'Income & Asset Certificate' beyond the said date shall be entertained** and if a candidate fails to produce the 'Income & Asset Certificate' at the time of interview, he/ she will not be considered for this recruitment process.

7. 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.

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SELECTION PROCEDURE

Depending upon the number of applications received, Bank at its discretion will decide on the mode of selection viz.

1. Shortlisting of applications followed by interview or
2. Written / Online Test followed by Interview

<table>
<tr><td>Wherever test is held, the test structure will be as follows</td><td>
<table>
<tr><th>Subject</th><th>No. of Questions</th><th>Maximum Marks</th><th>Medium of Exam.</th><th>Duration</th></tr>
<tr><td>English Language</td><td>20</td><td>20*</td><td>English</td><td rowspan="5">Composite time of 02 Hours</td></tr>
<tr><td>Professional Knowledge (Respective Domain)</td><td>60</td><td>120</td><td>English & Hindi</td></tr>
<tr><td>Reasoning</td><td>40</td><td>40*</td><td>English & Hindi</td></tr>
<tr><td>Quantitative Aptitude</td><td>40</td><td>40*</td><td>English & Hindi</td></tr>
<tr><td>Total</td><td>160</td><td>220</td><td></td></tr>
</table>
*Qualifying in nature and marks secured in these sections will not be reckoned for final result.
</td></tr>
<tr><td>Penalty for wrong answers in test</td><td>1/4th of the mark allotted to the respective question for which a wrong answer is given. If a question is left blank, i.e. no answer is given by the candidate, there will be no penalty for that question.</td></tr>
<tr><td>Cut off score in Test</td><td>Number of candidates to be called for interview based on the performance in the written/online test is 3 times of vacancy for unreserved category and 5 times of vacancy for reserved category. In case need is felt to call more or less number of candidates the same shall be decided at the stage of interview. Depending upon the number of vacancies, cut-offs on total mark will be decided and candidates will be shortlisted for interview.</td></tr>
<tr><td>Interview</td><td>Total marks in the interview will be 100.</td></tr>
<tr><td>Minimum Qualifying marks in Test and Interview</td><td>The minimum qualifying mark in Test and or Interview is 40 % for candidates belonging to unreserved category / EWS and 35 % for candidates belonging to SC/ST/OBC/PWBD categories. In case sufficient number of candidates are not available as per the qualifying criteria then Bank reserves the right to lower the qualifying marks / cut-off as per its sole discretion. Candidates shall be required to qualify separately and individually both in Written / Online test and Interview to qualify in merit list.</td></tr>
<tr><td>Weightage of Test and Interview</td><td>1.If both Written / Online Test and Interview are held, the weightage (ratio) for Written / Online Test and Interview will be 80:20 respectively.

2. If selection is made by shortlisting of applications followed by Interview, the weightage (ratio) will be 100 % of the Interview Score.</td></tr>
<tr><td>Merit Order in Test, Interview and Final Merit List</td><td>In the event of two or more candidates having obtained the same score in Test / Interview, merit order shall be decided as per date of birth (the candidate senior in age is placed before / above the candidate junior in age).</td></tr>
</table>

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PROBATION AND CONFIRMATION

The selected candidates in Scale II, III and IV posts will be on probation for a period of 1 year from the date of joining. Their confirmation in the Bank's service will be decided in terms of the provisions of Indian Bank Officers Service Regulations, 1979 (as amended up to date).

POSTING AND TRANSFERABLITY OF THE SELECTED CANDIDATES

The selected candidates will be posted as per the requirement of the Bank and thereafter liable to be transferred anywhere in India.

FINANCIAL CUM SURETY BOND FOR MINIMUM PERIOD OF SERVICE

An appointed candidate shall not leave or discontinue service in the Bank without giving notice in writing, of the intention to leave or discontinue the services or resign. The period of notice required shall be 3 months of active service. Candidate shall execute a 'Financial cum Surety Bond' undertaking to serve the Bank for minimum period of two years. If an appointed candidate intends to leave or discontinue the services or resign from the services of the Bank before completion of 2 years of service from the date of joining the Bank, he/she shall reimburse the Bond amount of Rs. 3 lakhs (MMG Scale-II and above) along with salary for the un-served notice period and the cost incurred by the Bank for imparting training and any other expenses that the Bank has incurred on his/her behalf.

HOW TO APPLY

Detailed guidelines/procedures for:
A. Application Registration
B. Payment of Fees
C. Photograph, Signature, Left Thumb Impression & Hand-Written Declaration Scan and Upload (Details provided in **Annexure-II**)

Candidates can apply online from 23.09.2025 to 13.10.2025. No other mode of application will be accepted.

Important points to be noted before registration

Before applying online, candidates should:

a. **Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given in Annexure II to this advertisement.**

b. **left thumb impression (If a candidate is not having left thumb, he/she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/right hand or toe).**

c. **Hand written declaration (text given below). (In the case of candidates who cannot write, may get the text of declaration typed and put their left hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications.)**

d. **Signature in CAPITAL LETTERS will NOT be accepted.**

e. **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."**

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f. **The above mentioned hand written declaration has to be in the candidate's hand writing and in English only and should NOT BE IN CHEVALLEY FESS. If it is written by anybody else and in any other language, the application will be considered as invalid.**

g. **Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination, if any, and Interview through the registered e-mail ID. Candidates are advised to keep their e-mail ID alive for receiving advices/offer letter, viz. call letters/interview date advices etc. If the communication sent to registered e-Mail ID, happens to return for any reason Bank will not take any responsibility.**

APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

- Rs. 175/- (inclusive of GST) for SC/ST/PWBD candidates (Only intimation charges)
- Rs. 1000 /- (inclusive of GST) for all others

Payment of Fee Online can be made from **23.09.2025 to 13.10.2025** (both days inclusive).

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

Application Procedure

a) Candidates to visit the Bank's website www.indianbank.bank.in and click on the careers page and then click on Recruitment of Specialist Officers - 2025.

b) To register applications, choose the tab "**Click here for New Registration**" enter Name, contact details and e-mail-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 and Password. An e-mail & SMS indicating the Provisional Registration number and Password will also be sent.

c) 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 submission of the online application, candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. 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.

d) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the FINAL SUBMIT BUTTON.

e) 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.

f) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.

g) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature - (**Annexure II**).

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

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

j) Modify details, if required, and click on 'COMPLETE REGISTRATION' only after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.

k) Click on 'Payment' Tab and proceed for online payment.

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Payment of Fees (Online Mode Only)

a) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.

b) The payment can be made by using Debit or Credit cards or Internet Banking or UPI by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.

c) After submitting your payment information in the online application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE

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

e) 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.

f) **Candidates are required to take a printout of the e-Receipt and online Application Form and keep copies of the same for future reference**. Please note that if the same cannot be generated online transaction may not have been successful.

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

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

After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application and should ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to the Bank.

An online application which is incomplete in any respect such as without proper visible passport size photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid and stands rejected.

Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet/website jam.

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 post joining the Bank.

CALL LETTERS

Call letters for the Test/ Interview will be issued to the candidates through email or through Bank website only. Candidates are advised to download their call letter from the bank's website by entering his/ her details i.e. Registration / Roll Number and Password/Date of Birth. No hard copy of the call letter/ Information Handout etc. will be sent by post/ courier.

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Also, Intimations will be sent by email and SMS to the email ID and mobile number registered in the online application form for the Examination respectively. Bank will not take responsibility for late receipt / non-receipt of any communication sent via e-mail/SMS to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the control of Bank. Hence Candidates are advised to regularly keep watching the Bank's website for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account /mobile number from time to time during the recruitment process.

EXAMINATION CENTRES FOR TEST AND INTERVIEW

The Test will be conducted in venues across various centres in India. The tentative list of Centres for Testis available in **Annexure-I.** Interviews will be conducted at Chennai or any other centre and the mode of interview may be online or physical as decided by the bank.

The Bank reserves the right to allot the candidate to any centre other than the one he/she has opted for.

No request for change of centre for Test/Interview shall be entertained.

Candidate will appear for the Test/Interview at a Centre at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.

Bank reserves the right to cancel any of the Test/Interview Centres and/ or add some other Centres and/or make alternate arrangements

GENERAL INSTRUCTIONS

- All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank. The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.

- In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate in original issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.

- The candidates shall produce the original experience certificate at the time of Interview for at least the minimum number of years as required from one or more number of employers where they have gained the experience. The certificate produced by them shall state the period for which they had worked in the Department or Domain concerned. Final decision taken by the Bank with regard to acceptability of the experience certificate submitted by the candidate rests with the Bank and is binding on the candidates.

- Candidates will have to invariably produce and submit the requisite documents such as valid call letter, a photocopy of photo-identity proof bearing the same name as it appears on the application form etc. at the time of Test / Interview respectively.

- Before applying for the mentioned specialist posts, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Candidates are therefore advised to carefully read this advertisement and follow all the instructions given for submitting application

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- Candidate's admission to the Test/ shortlisting for interview/ and subsequent processes is strictly provisional. The mere fact that the call letter(s) has been issued to the candidate does not imply that his/ her candidature has been finally cleared by the Bank. Bank would be free to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s). If candidature of any candidate is rejected for any reason according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. Such decisions shall be final and binding on the candidate. If any of these shortcomings is/are detected after appointment in Bank, his/her services are liable to be summarily terminated.

- Decision of Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced for the purpose of the Test /Interview, verification etc. and any other matter relating to this recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by Bank in this behalf.

- The scribe arranged by the candidate should not be a candidate for this recruitment process. If violation of the above is detected at any stage of the process, candidature for the extant recruitment process of both the candidate and the scribe will be cancelled.

- A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.

- Any unruly behavior/misbehavior in the Test/Interview would result in cancellation of candidature/ disqualification from future exams conducted by the Bank.

- Multiple attendance/ appearances in the Test / interview will be summarily rejected/ candidature cancelled.

- Online applications once registered will not be allowed to be withdrawn and/or the application fee/ intimation charges once paid will not be refunded nor be held in reserve for any other examination.

- Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.

- Any request for change of address, details mentioned in the online application form will not be entertained.

- Any request for change of date, time and venue for Test/ Interview will not be entertained.

- In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on Bank website shall prevail.

- A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the Bank in future should be identical and there should be no variation of any kind. Signature in CAPITAL LETTERS will not be acceptable.

- A recent, recognizable photograph (4.5cm × 3.5cm) should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.

- The possibility of occurrence of a 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

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made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

- Candidates will have to appear for the interview at their own expense. However, eligible outstation SC/ST/Persons with Benchmark Disabilities category candidates, called for interview will be paid II class to & fro railway/ bus fare or actual expenses incurred, whichever is less, by shortest route on production of proof of travel (rail/ bus ticket etc.). The above concession will not be admissible to SC/ST/Persons with Benchmark Disabilities category candidates, who are already in service in Central / State Government, Corporations, Public Undertakings / Local Government, Institutions and Panchayats etc.

- Bank shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.

- Bank reserves the right to change (cancel/ modify/ add) any of the criteria, structure of examination, method of selection etc.

- Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered in the online application form. Claim of non receipt of SMS / email will not be entertained and as such Candidates are advised to visit the career page of Bank website www.indianbank.bank.in regularly for information related to this recruitment project.

- Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank and candidates are advised to keep a close watch on the career page of Bank website www.indianbank.bank.in regularly for information related to this recruitment project.

- Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Chennai.

- Please note that all the particulars mentioned in the online application form including Name of the Candidate, Category, Date of Birth, Post Applied for, 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 requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the online application form or omission to provide the required details in the online application form.

- **Bank's decision in respect of all matters pertaining to this recruitment will be final and binding on all the candidates.**

- **Bank reserves the right to cancel the recruitment process partly/entirely at any time, if required, without issuing any further notice or assigning any reason thereof.**

BIOMETRIC/ IRIS SCAN DATA – Capturing and Verification:

It has been decided to capture and verify the biometric data (right thumb impression or otherwise) /IRIS Scan and the photograph of the candidates on the day of the Online Examination / Interview as applicable.

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Please note: The biometric data / IRIS scan and photograph will be captured / verified on the following occasions

a) Before the start of the online examination / interview it will be captured
b) At the end of online examination before leaving the exam / interview hall
c) At the time of joining the Bank for selected candidates

Decision of the Biometric data / IRIS scan data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

Refusal to participate in the process of biometric / IRIS Scan data capturing / verification on any of the above mentioned occasions may lead to cancellation of candidature.

Candidates are requested to take care of the following points in order to ensure a smooth process

a) If fingers of both hands are coated (stamped ink/mehndi/coloured etc), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.
b) If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
d) If the primary finger (right thumb) to be captured is injured / damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, toes etc. may be captured.

IDENTITY VERIFICATION:

a. **Documents to be Produced:**

In the examination hall, the call letter along with a photocopy of the candidate's photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazzetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognized College/ University/ Aadhar/ E-aadhar card with a photograph/ Employee ID, should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Test.

b. Ration Card and Learners Driving License will not be accepted as valid id proof for this project.

c. In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

Note: Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the photo identity proof along with call letter while attending the Test, without which they will not be allowed to take up the Test.

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

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application.

At the time of test, interview or in a subsequent selection procedure, 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/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- 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 Test / Interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :
    - to be disqualified from the examination for which he/ she is a candidate

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- to be debarred either permanently or for a specified period from any examination conducted by Bank for termination of service, if he/she has already joined the Bank.
- Bank may 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 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 and the result of such candidates (disqualified) will be withheld.

ANNOUNCEMENTS

All further announcements/ details pertaining to this process will only be published/ provided on career page of Bank website www.indianbank.bank.in from time to time.

Only those candidates who agree to the terms and conditions as stipulated by the Bank in this advertisement and fulfil the eligibility criteria need apply.

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 recruitment undertaken by Bank 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. Clarifications / decisions given / to be given by the General Manager (HRM / HRD / HR Strategy), Indian Bank, regarding this process for recruitment of Specialist Officers shall be final and binding.

Place: Chennai **Dated: 23.09.2025** **Chief General Manager (CDO & CLO)**

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Examination Centers for Test

State / UT / NCR	Test Centre*
Andaman & Nicobar	Port Blair
Andhra Pradesh	Vijaywada, Guntur, Vishakhapatnam, Kurnool, Vizianagaram
Arunachal Pradesh	Naharlagun
Assam	Guwahati, Dibrugarh, Jorhat, Tezpur, Silchar
Bihar	Patna, Purnea, Darbhanga, Arrah, Muzaffarpur
Chandigarh	Mohali
Chhattisgarh	Raipur, Bilaspur, Bhilai nagar
Dadra & Nagar Haveli Daman & Diu	Surat
Delhi/NCR	Delhi, Faridabad, Ghaziabad, Noida, Greater Noida
Goa	Panji
Gujarat	Ahmedabad, Gandhinagar, Anand, Vadodara, Rajkot
Haryana	Ambala, Hisar, Gurgaon, Faridabad, Kurukshetra
Himachal Pradesh	Hamirpur, Mandi, Kangra, Shimla, Bilaspur, Baddi
Jammu & Kashmir	Jammu, Srinagar, Samba
Jharkhand	Ranchi, Dhanbad, Bokaro Steel City, Jamshedpur
Karnataka	Bengaluru, Hubballi(Hubli), Dharwad, Mysuru(Mysore), Mangaluru(Mangalore), Shivamogga(Shimoga)
Kerala	Kochi, Thiruvananthapuram, Kannur, Kozhikode, Thrissur
Lakshadweep	Kavaratti
Madhya Pradesh	Bhopal, Ujjain, Indore, Gwalior, Satna, Jabalpur
Maharashtra	Chatrapati Sambhaji Nagar, Mumbai , Navi Mumbai ,Thane, Nagpur, Pune, Nashik, Jalgaon, Amravati, Ahilyanagar
Manipur	Imphal, Churachandpur
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima, Dimapur
Odisha	Bhubaneshwar, Sambalpur, Berhampur-Ganjam, Cuttak, Rourkela
Puducherry	Puducherry
Punjab	Amritsar, Mohali, Patiala, Moga, Jalandhar, Bhatinda, Phagwara
Rajasthan	Jaipur, Udaipur, Sikar, Kota, Bikaner, Ajmer
Sikkim	Gangtok
Tamil Nadu	Chennai, Madurai, Tirunelveli, Salem, Tiruchirappalli, Vellore, Coimbatore, Virudhunagar, Thanjavur, Nagercoil, Namakkal
Telangana	Hyderabad, Khammam, Karimnagar, Warangal
Tripura	Agartala
Uttar Pradesh	Prayagraj, Lucknow, Meerut, Kanpur, Ghaziabad, Gorakhpur
Uttarakhand	Dehradun, Roorkee, Haldwani
West Bengal	Kolkata, Greater Kolkata, Siliguri, Asansol, Kalyani, Durgapur, Burdwan

**List is only indicative and is subject to change.*

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Guidelines for Scanning and Upload of Documents

Before applying online, a candidate will be required to have a scanned (digital) image of

- his/her photograph
- signature
- left thumb impression
- handwritten declaration and
- Certificate regarding physical limitation in an examinee to write- Appendix - I (if applicable)

Please note that until photographs and signature are as per the specifications provided, the system will not allow the candidate to move forward to the next stage of application.

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.
- Photo uploaded should be of appropriate size and clearly visible.

Photograph Capture

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting “Capture Photo” option, candidates’ webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting “Click here to Scan” option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do’s and Don’ts of Photo Capture

Do’s:

Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.

- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don’ts

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background.

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Signature:

- The applicant 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
- Signature (NOT IN CAPITAL LETTERS) uploaded should be of appropriate size and clearly visible.

Left thumb impression:

The applicant has to put his left thumb impression on a white paper with black or blue ink.

- **File type:** jpg / jpeg
- **Dimensions:** 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
- **File Size:** 20 KB – 50 KB
- Note: If a candidate does not have left thumb, he/ she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/ right hand or toe.

Hand-written declaration Image:

The applicant has to write the declaration in English 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
- **Note:** The handwritten declaration has to be in the candidate's hand writing and in English only. The text should NOT BE IN CAPITAL LETTERS. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get that text of declaration typed and put their left-hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications).
- The text for handwritten 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."

Certificate regarding physical limitation in an examinee to write- Appendix - I (if applicable)

- Document must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

The signature left thumb impression, and the handwritten declaration should be of the applicant and not by any other person.

If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.

Ensure that the photo, signature, left thumb impression and handwritten declaration are uploaded at the specified spaces only in the online application form.

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Scanning the documents:

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

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 handwritten declaration
- Click on the respective link "Upload Photograph / signature / Upload left thumb impression / handwritten declaration.
- Browse and select the location where the Scanned Photograph / signature / left thumb impression / handwritten 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 handwritten declaration, as specified.

Note: -

- In case the face in the photograph or signature or left thumb impression or the handwritten declaration, is unclear / smudged the candidate's application may be rejected.
- After uploading the Photograph / signature / left thumb impression / handwritten 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.
- 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.
- 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 him/herself will be responsible for the same.
- Candidates should ensure that the signature uploaded is clearly visible and not smudged/ blurred.
- After registering online candidates are advised to take a printout of their system generated online application forms.
- The signature left thumb impression, and the handwritten declaration should be of the applicant and not of any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- **Signature/ Handwritten declaration in CAPITAL LETTERS shall NOT be accepted.**
- Ensure that the photograph, signature, left thumb impression and handwritten declaration are uploaded at the specified spaces only in the online application form.

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APPENDIX-I

Certificate for person with specified disability 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.

1. This is to certify that, we have examined Mr/Ms/Mrs …… (name of the candidate), S/o / D/o ……, a resident of ……..…… (Vill/PO/PS/District/State), aged …… yrs, a person with …… (nature of disability/condition), and to state that he/she has limitation which hampers his/her writing capability owing to his/her above condition, He / She requires support of scribe for writing the examination.

2. The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid (name to be specified) which is / are essential for the candidate to appear at the examination with the assistance of scribe.

3. This certificate is issued only for the purpose of appearing in written examinations conducted by recruitment agencies as well as academic institutions and is valid upto _____ (it is valid for maximum period of six months or less as may be certified by the medical authority).

Signature of Medical Authority

(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)	(Signature & Name)
Orthopedic/ PMR specialist	Clinical Psychologist/ Rehabilitation Psychologist/ Psychiatrist/ Special Educator	Neurologist (if available)	Occupational therapist (if available)	Other Expert, as nominated by the Chairperson (if any)
(Signature & Name)				
Chief Medical Officer / Civil Surgeon / Chief District Medical Officer …… Chairperson				

Name of Government Hospital / Health Care Centre with Seal

Place :

Date :

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APPENDIX - II

Letter of Undertaking by the person with specified disability 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

1. I, _____, a candidate with _____(nature of disability/condition) appearing for the _____(name of the examination) bearing Roll No. _____at _____ (name of the centre) in the District _____, (name of the State). My educational qualification is _____.

2. I do hereby state that_____ (name of the scribe) will provide the service of scribe for the undersigned for taking the aforementioned examination.

3. I do hereby undertake that his/her qualification is _____. In case, subsequently it is found that his qualification is not as declared by the undersigned and is beyond my qualification. I shall forfeit my right to the post or certificate/diploma/degree and claims relating thereto.

(Signature of the candidate)

Place:

Date:

Note: The prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.