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Star House, Plot C-5, "G" Block, Bandra – Kurla Complex, Bandra (East), Mumbai 400051

Recruitment of Credit Officers in GBO stream
Project No. 2025-26/01 Notice dated 01.11.2025

BANK OF INDIA, a leading Public Sector Bank having Head Office in Mumbai, invites applications for recruitment of Officers as mentioned below

Submission of On-line application commencing from	20.12.2025
Last date for submission of On-line application	05.01.2026
Relevant date for Age and Qualification	01.11.2025
Tentative Date of Online Examination	Will be advised separately

A. DETAILS OF THE POST / VACANCIES / RESERVATIONS:

Name of the Post	Scale	Stream	SC	ST	OBC	EWS	GEN	TOTAL	Out Of which				Age as on 01.11.2025	
									HI	VI	OC	ID	Min.	Max.
Credit Officer	SMGS-IV	GBO	5	2	9	3	17	36	1		1		30	40
Credit Officer	MMGS-III	GBO	9	4	16	6	25	60	1	1		1	28	38
Credit Officer	MMGS-II	GBO	62	31	112	41	172	418	4	3	5	3	25	35
Total			**76**	**37**	**137**	**50**	**214**	**514**	**6**	**4**	**6**	**4**		

Note: The number of vacancies and reserved vacancies is provisional and may vary according to the actual requirement of the Bank.

The designation / name of the posts is only indicative as per respective scale and same does not intend to confer any special advantages to the selected candidate. The Bank reserves the right to change the name of post / designation at any time without notice.

Abbreviations stand for:

SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, EWS -Economically Weaker Section, GEN - General/ Unreserved Category, PWD/ PwBD - Persons with Disabilities/ Persons with Benchmark Disabilities, OC / VI / HI / ID - As mentioned in para B.IV below, XSM – Ex-Servicemen, GBO- General Banking Officer, SPL- Specialist Officer

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PAY SCALE: Basic pay as below and other allowances and perquisites as applicable:

Present Scale of Basic Pay (in Rs.) –

POST	SCALE / GRADE	SCALE OF PAY
Credit Officers (GBO stream)	Middle Management Grade Scale-II	64820 – 2340 (1) – 67160 – 2680 (10) – 93960
	Middle Management Grade Scale-III	85920 – 2680 (5) – 99320 – 2980 (2) – 105280
	Senior Management Grade Scale-IV	102300 – 2980 (4) – 114220 – 3360 (2) – 120940

B. ELIGIBILITY CRITERIA (as on 01.11.2025)

Candidates, intending to apply for the post of Credit Officer (General Banking) should ensure that they fulfil the minimum eligibility criteria specified by Bank for respective post:

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications, work experience etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in the online application form at the time of interview and any subsequent stage of the recruitment process as required by the Bank. Please note that no change of category as well as any other details will be permitted at any stage after registration of the online application. Merely applying / appearing and being shortlisted in the online test and/or interview and/or subsequent processes does not imply that a candidate will necessarily be offered employment. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

I. Nationality / Citizenship:

A candidate must be either -

(i) a Citizen of India or
(ii) a subject of Nepal or
(iii) a subject of Bhutan or
(iv) a Tibetan Refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or
(v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

II. Age / Educational Qualifications/ Experience etc. (As on 01.11.2025):

Eligibility criteria for posts	**Click here for ANNEXURE – I to Notice dt. 01.11.2025**

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Bank reserves the right to post/ transfer such officers anywhere in India as per its requirements.

Note:

(1) Candidates belonging to reserved category (SC/ ST/ OBC/ PWD) applying for reserved vacancies (SC/ ST/ OBC/ PWD) will be entitled for relaxation of 5%, wherever minimum 60% marks is stipulated in Educational Qualifications i.e. they should have minimum 55% marks.

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

(3) Calculation of Percentage: The percentage marks shall be determined as per norms of respective Universities.

(4) Candidates who were holding the similar post in Bank of India in the past are not eligible, hence need not apply.

(5) Candidates ready to work anywhere in India should apply.

(6) Candidates having the requisite qualification stipulated for the post can only apply.

(7) The candidates can apply only for one post. 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.

III. Relaxation of Upper age limit

Sr. No.	Category	Age Relaxation
1.	Scheduled Caste/ Scheduled Tribe	5 years
2.	Other Backward Classes (Non-creamy layer)	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

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NOTE:

(i) The maximum age limit specified in Annexure as per **para no. II** is applicable to General Category and EWS candidates.

(ii) The relaxation in upper age limit to SC/ ST/ OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above in Point No. III (3) to III (5).

(iii) Candidates seeking age relaxation will be required to produce the original and submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Bank.

(iv) Candidates must produce a Caste/ Category Certificate issued by the competent authority in the prescribed format as stipulated by the Government of India in case of SC/ ST/ OBC/ PwBD category. The format of the certificate is annexed with the notification. However, the same is subject to amendment from time to time as per Government guidelines.

(v) In case the candidate belonging to OBC category, the certificate should specifically contain a clause that the candidate does not belong to the creamy layer section which are excluded from the benefits of reservation for OBC in civil posts and services under the Government of India. Candidate belonging to the OBC category but coming under creamy layer and/ or if their caste does not find place in Central List are not entitled to OBC reservation. They should indicate their category as General in the online application.

(vi) 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.

IV. 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.

I. Orthopedically Challenged "OC" category:

A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims. 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 characterised 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.

II. 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. **OR**

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.

III. 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.

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IV. Intellectual Disability "ID" Category: Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

1. Intellectual disability.

a. Autism Spectrum disorder (ASD) means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand 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

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

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

A person who wants to avail benefit of reservation will have to submit a disability certificate and Unique Disability ID (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.

(i) Guidelines for Persons with Benchmark Disabilities using a Scribe :

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No. 16-110/2003-DD III dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013- Welfare dated 26.04.2013, Office Memorandum F. No. 34-02/2015- DD-III dated 29.08.2018 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) and F. No. 29-6/2019-DD-III dated 10.08.2022. In all such cases where a scribe is used, the following rules will apply:

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- The candidate will have to arrange his / her own scribe at his/her own cost.
- 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**.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of this recruitment.
- 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 2024-25/1. Further the scribe arranged by the candidate should not be a scribe to any other candidate in the same examination process. 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 bank examinations for two years.
- Bank may also conduct online Aadhaar verification of the candidate / scribe.

(ii) 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).

(iii) Guidelines for Visually Impaired candidates

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

(iv) 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).

(vii) 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.

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

C. EWS (Economically Weaker Section)

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

   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. **The Income & Asset Certificate should be based on income of Financial Year 2024-25.**

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

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

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

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

D. SELECTION PROCEDURE

Selection will be through online test and/ or personal interview, depending on the number of applicants/ eligible candidates.

I. SCRUTINY OF ELIGIBILITY CRITERIA:

Desired candidates are requested to upload documents in support of their eligibility criteria as mentioned in ANNEXURE – I to Notice dated 01.11.2025. Shortlisting of applications for further selection process will be on the basis of documents in support of eligibility criteria uploaded at the time of Registration. Desired candidates are requested to ensure that all documents essential to determine their eligibility are uploaded at the time of registration. Applications of candidates will be subject to further being shortlisted / rejected solely on the basis of documents uploaded in support of eligibility criteria at the time of registration and no further enquiry / request for submission of documents at later date will be accommodated.

II. ONLINE EXAMINATION:

The structure of online examination will be as under:

Sr. No.	Name of the Tests	No. of Questions	Maximum Marks	Duration
1.	English Language	25	25	Composite Time of 120 Minutes
2.	Reasoning	25	25	
3.	Quantitative Aptitude	25	25	
4.	Professional Knowledge relevant to the post	75	75	
	Total	**150**	**150**	

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Bank reserves the right to modify the structure of the examination which will be intimated through its official website. Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the call letters from the official website www.bankofindia.bank.in

The above tests, except the Test of English Language will be available bilingually, i.e. English and Hindi. The test of English Language will be of qualifying nature i.e. Marks obtained in English Language will not be added while preparing merit List. The minimum qualifying marks in English Language Test, Reasoning Test, Quantitative Aptitude Test and Professional Knowledge Test will be 35% for General/ EWS candidates. Candidates belonging to the Category SC/ ST/ OBC/ PWD, filling in for vacancies reserved for the relevant category, will be entitled to a relaxation of 5% marks in relation to that stipulated for General/ EWS category candidates.

Penalty for Wrong Answers:

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate, one fourth of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question.

III. INTERVIEW:

Merit list of the candidates based on the marks obtained by them in online examination (marks obtained in Reasoning Test, Quantitative Aptitude Test and Professional Knowledge Test) will be prepared in descending order for the respective categories i.e. SC/ ST/ OBC/ EWS/ GEN. Candidates securing the minimum qualifying marks stipulated for Online Tests and ranking sufficiently high in the order of merit shall be called for Personal interview. Mere passing in the Online Test shall not vest any right to a candidate for being called for Personal Interview. In case of equal marks by two or more candidates, the merit order of such group of candidates will be on the basis of Date of Birth i.e. candidate senior in age will be placed higher in the merit List. The candidates called for the interview will be at the ratio of 1:3 to the number of vacancies. In case candidates not qualifying Online Examination in sufficient numbers, Bank may scrap any post/s without conducting further selection process and without assigning any reason thereof. However, Bank may increase the said ratio at its discretion.

The Bank may conduct the selection process only on the basis of Interview without holding online test. Accordingly, if online examination is not conducted, adequate number of candidates as decided by the Bank will be shortlisted for the interview based on their qualification, experience, and overall suitability for the post. The total marks

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allotted for Interview are 100. The minimum qualifying marks for the General/ EWS category candidates will be 50% and for SC/ ST/ OBC/ PWD is 45% of the total marks.

If Online Examination and Interview is conducted

Selection will be through online test and personal interview, depending on the number of applicants/ eligible candidates. In case online test is conducted, the weightage (ratio) of Online Examination and interview will be 70:30. The combined final scores of candidates shall be arrived at on the basis of total scores obtained by the candidates in Online Examination (marks obtained in Reasoning Test, Quantitative Aptitude Test and Professional Knowledge Test) and Interview. A candidate should qualify Online Examination and Interview, to be eligible for final selection.

Merit list of the candidates based on the combined marks obtained by them in Online Examination and Personal Interview will be prepared in descending order for the respective categories i.e. SC/ ST/ OBC/ EWS/ GEN. The final selection will be made on the basis of this merit list upto the number of vacancies.

In case of equal marks obtained by two or more candidates, the merit order of such group of candidates will be on the basis of marks obtained in online examination i.e. candidate securing higher marks in online exam will be placed higher in the merit list. If the marks obtained in the online exam is also equal, the merit order will be on the basis of Date of Birth i.e. Candidate senior in age will be placed higher in the merit List.

If Online Examination is not conducted:

If online examination is not conducted, the final selection will be made through personal interview. In such case merit list will be prepared on the basis of marks obtained in Personal Interview in descending order for the respective categories i.e. SC/ ST/ OBC/ EWS/ GEN. The final selection will be made on the basis of this merit list upto the number of vacancies. Maximum marks for interview will be 100. Minimum qualifying marks in interview shall be 50% for General/ EWS Category and 45% for SC/ ST/ OBC/ PWD category candidate where vacancies are notified in reserved category.

EXAMINATION CENTERS

(i) The examination will be conducted online in Ahmedabad, Gandhinagar, Bengaluru, Hubballi (Hubli), Bhopal, Indore, Ujjain, Bhubaneswar, Mohali, Chennai, Coimbature, Dehradun, Delhi/ Delhi NCR, Guwahati, Hyderabad, Vijaywada, Vishakhapatnam, Jaipur, Jammu, Kolkata, Lucknow, Agra, Kanpur, Mumbai, Thane, Navi Mumbai , Panaji, Patna, Raipur, Ranchi, Shimla, Bilaspur and Thiruvananthapuram, Ernakulum.

(ii) No request for change of Centre for Examination shall be entertained.

(iii) The Bank, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.

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(iv) The Bank also reserves the right to allot the candidate to any Centre other than the one he/she has opted for.

(v) Candidate will appear for the examination at an Examination Centre at his/ her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature.

(vi) Any unruly behavior/ misbehavior in the examination hall may result in cancellation of candidature/ disqualification from the exam and also form the future exam conducted by the Bank.

While appearing for the Interview, the candidate should produce valid prescribed documents given below.

List of Documents to be produced at the time of interview (as applicable)

The following documents in original together with a self-attested photocopies in support of the Candidate's eligibility and identity are to be invariably submitted at the time of interview **failing which the candidate may not be permitted to appear for the interview:**

(i) Printout of the valid Interview Call Letter

(ii) Valid system generated printout of the online application form

(iii) Proof of Date of Birth (Birth Certificate or SSLC/ Std. X Certificate with DOB)

(iv) Photo Identify Proof as indicated in para "IDENTITY VERIFICATION"

(v) Mark sheets & certificates for educational qualifications. Proper document from Board /University for having declared the result on or before 01.11.2025 has to be submitted.

(vi) Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC category candidates. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. **OBC caste certificate containing the 'Non-creamy layer' clause should be issued on or after 01.04.2025. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.**
Candidates belonging to OBC category but coming under creamy layer are not entitled to OBC reservation. They should indicate their category as General in the online application form.

(vii) Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in case of EWS category candidates.

(viii) Disability Certificate in prescribed format in case of PWD category. If the candidate has used the services of a Scribe at the time of online examination the duly filled in Bio data of the scribe in the prescribed format is to be submitted.

(ix) An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book / pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a

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certificate from a competent authority that they will be relieved from defence services, on or before 05.01.2027**.**

(x) Candidates serving in Government / quasi Govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "**No Objection certificate**" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.

(xi) Persons eligible for age relaxation under B III (5) must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services Communication No.F.No.9/21/2006-IR dated 27.07.2007.

(xii) Experience certificates, as applicable.

(xiii) Persons falling in categories (ii), (iii), (iv) and (v) of Point B (I) should produce a certificate of eligibility issued by the Govt. Of India

(xiv) Certificate in case of persons 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, 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**.

(xv) Any other relevant documents in support of eligibility.

Note:- Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above. Non-production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further process of recruitment. No documents shall be directly sent to Bank by candidates before or after the interview.

The Competent Authority for the issue of the certificate to SC / ST / OBC / Economically Weaker Section / PERSONS WITH BENCHMARK DISABILITIES is as under (as notified by GOI from time to time):

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

Economically Weaker Section: (i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive

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Magistrate/ Extra Assistant Commissioner, (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate, (iii) Revenue Officer not below the rank of Tehsildar and (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

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

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

Prescribed Formats of SC, ST, OBC, EWS, PWD certificates to be submitted at the time of interview are available at the end of the Notice. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

IDENTITY VERIFICATION

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

In the examination hall as well as at the time of interview, 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 Licence/ 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 recognised college/ university/ 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 Examination/ interview.**

- Ration Card and Learner's Driving License will not be accepted as valid ID proof.
- In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their 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 Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the**

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examination/ interview. To avoid any dispute, name recorded at the time of registration should be similar and identical to authorized identity proof.

Exam Related Instructions

1. Candidate is required to report at the exam venue as per the time mentioned in the admit card AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. Candidates should report at least 15 minutes before the reporting time indicated on the call letter.
2. Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue and post their Admit Card/ Call Letter and ID verification.
3. Items permitted into the venue for Candidates

   Candidates will be permitted to carry only certain items with them into the venue.

   a. Personal transparent water bottle
   b. A simple pen
   c. Exam related documents (Call Letter/Admit Card, ID card in Original, Photocopy of ID Card, etc.)
   d. Call Letter/Admit Card should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Call Letter/Admit Card should be exactly the same.
   e. In case of Scribe Candidates – Scribe form duly filled and signed with Photograph affixed.

   No other Items are permitted inside the venue.

   *Candidates are advised to bring their own water bottle.
4. Candidate should not share any of their personal belonging/material with anyone
5. Candidate should maintain safe social distance with one another.
6. Candidate should stand in the row as per the instructions provided at venue.
7. If candidate is availing the scribe, then scribe also should bring their own water bottle.
8. After entering from the entry gate, candidates will be required to switch off their mobile phones, and deposit it at the designated location, to be collected while exiting.
9. Candidate registration:
   a) Candidate registration will be done through photo capture.
   b) Photograph will be taken while candidate is standing.
   c) Seat number will be given to the candidate.
10. Rough sheet call letter and ID proof management
    - Rough sheet(s) kept at each candidate desk will be used by candidate. No additional sheets will be provided during the exam.
    - Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the

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services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy

- Candidate must drop the rough sheets in the boxes provided at the exit of lab/venue while leaving. The drop box for the rough sheets will be different from that of Call Letter box. Specific instructions will be displayed at the Venue.

11. Post Examination Controls
    - On completion of a shift, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.

(**Some more instructions related to exam may be added or modified depending on the situation during the scheduled date of exam**)

Career Path in the Bank:

Candidates selected in the above recruitment process will be recruited in Specialised Stream / General Banking Stream in the Bank as per the post applied for. Their Career Path in the subject category will be as per the Bank's extant Promotion Policy after which they will be allowed to participate in promotion in the Bank to higher Grade/ Scale along with other Specialised Stream / General Banking Officers in that Scale, if they are otherwise eligible and fulfil the prescribed norms as per the Bank's Promotion Policy.

E. HOW TO APPLY

Detailed guidelines/ procedures for

[a] application registration
[b] payment of fees
[c] photograph, signature, left thumb impression and handwritten declaration scan, relevant experience & certificate upload

Candidates can apply only online **from 20.12.2025 to 05.01.2026** and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION
Before applying online, candidates should:

(i) Scan their photograph, signature, left thumb impression and handwritten declaration ensuring that the photograph, signature, left thumb impression and handwritten declaration adhere to the required specifications as given under Guideline for documents scan and upload.

(ii) 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 Online Examination/Interview etc. through the registered e-mail ID. In case a

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candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

(iii) Have a valid ID proof such as PAN card/Aadhaar Card/Passport/Permanent Driving License/ Voter's Card, etc.

(iv) APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

Payment of fee on-line: 20.12.2025 to 05.01.2026 (Both days inclusive)

Category	Amount (Rs.) – (inclusive of GST)
SC/ ST/ PWD	Rs. 175/- (intimation charges only)
General & Others	Rs. 850/- (application fee + intimation charges)

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

[A] Application Procedure

Candidates are required to go to the Bank's website www.bankofindia.bank.in and click on the 'CAREER' and then click on the link "**Recruitment of Credit Officers in GBO Stream Project No. 2025-26/01 Notice dated 01.11.2025".** This will open a new window. In this window click on "APPLY ONLINE"

(i) Option "APPLY ONLINE" which will open a new screen.

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

(iii) 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.

(iv) 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 COMPLETE REGISTRATION BUTTON.

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(v) 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/ Identity proof. Any change/alteration found may disqualify the candidature.

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

(vii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Document Scan and Upload detailed under point "C".

(viii) Candidates can proceed to fill other details/Upload of relevant experience documents/certification in the Application Form.

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

(x) Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature, left thumb impression and handwritten declaration uploaded and other details filled by you are correct.

(xi) Click on 'Payment' Tab and proceed for payment.

[B] PAYMENT OF FEES (ONLINE MODE ONLY)

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using only Master/ Visa/ RuPay Credit cards, Debit cards, Internet Banking, Cash Cards/Mobile Wallets, QR or UPI.
3. 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
4. On successful completion of the transaction, an e-Receipt will be generated.
5. **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.
6. Candidates are required to take a printout of the e-Receipt and online Application Form. Please note that if the same cannot be generated online transaction may not have been successful.
7. 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.
8. To ensure the security of your data, please close the browser window once your transaction is completed.

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Guidelines for Document Scan and Upload

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

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.

i) 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.

II) **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.

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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.

III) **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.

IV) **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.

V) **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 hand written 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 signature, left thumb impression and the hand written 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.
- The text for the hand written declaration is as follows –

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

The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)

NOTE:

- **Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.**
- **Ensure that Photo, Signature, Thumb impression and Hand written declaration are uploaded at the specified spaces only in the online application form**.

Procedure for Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/left thumb impression/hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

Candidates using MS Windows/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.

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If the file size and format are not as prescribed, an error message will be displayed.

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

Procedure for uploading the documents:

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- Click on the respective link "Upload Photograph / signature / left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload'
- If the file size and format are not as prescribed, an error message will be displayed.

Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

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

Note:

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

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

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

(4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

(5) If the photo is not uploaded at the place of Photo Admission for Process may be rejected/denied. Candidate him/herself will be responsible for the same.

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

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

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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 form, 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 Bank.

Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Qualifications, 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 any details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as in the application form. Candidates are, therefore, urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard.

Even if the last date of registration is changed due to technical reasons, the valid dates for payment of application fee will not be changed. Payment of fee by Demand Draft / Cheque / Money Orders / Postal Orders etc. will not be accepted. After registration the application printout need not be sent to the Bank. The said application and copies of required documents mentioned above should be kept ready for submission at the time of interview.

Candidates serving in Government / Public Sector Undertakings will be required to submit "No Objection Certificate" from their employer, in the absence of which their candidature will not be considered and will be cancelled for non-submission of NOC.

Please note that all the particulars mentioned in the online application 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.

An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.

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An online application which is incomplete in any respect such as without photograph, signature, left thumb impression and handwritten declaration uploaded in the online application form will not be considered as valid. Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date of registration of application to avoid the possibility of disconnection/ inability/ failure to log on to the BANK website on account of heavy load on internet/website jam. Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank. 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.

F. GENERAL INSTRUCTIONS

(1) 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 online submitted application form etc. at the time of examination and interview respectively**.**

(2) **Before applying for the mentioned posts, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement.** Candidates are therefore to carefully read this advertisement and follow all the instructions given for submitting online application. It is the primary responsibility of the candidate to ensure that he/ she belongs to the Caste/ Tribe as mentioned by him/ her in online application.

(3) **A Candidate's admission to the examination/ shortlisting for interview and/ subsequent process 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 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 fulfil 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 reasons according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. If any of these shortcomings is/are detected after appointment his/her services are liable to be summarily terminated.**

(4) Decision of Bank in all matters relating to selection process will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf.

(5) **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.

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(6) The scribe arranged by the candidate should not be a candidate for the examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled.

(7) Multiple attendance / appearances in the online examination and/ or interview will be summarily rejected/ candidature cancelled.

(8) 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.

(9) Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Mumbai.

(10) Canvassing in any form will be a disqualification.

(11) No request for change of address, or changes in any other details mentioned in the online application form will be entertained.

(12) 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 Banks website shall prevail.

(13) 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 correspondences 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.

(14) A recent, recognizable photograph 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/ doubt about identity at any stage could lead to disqualification.

(15) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include 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.

(16) 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 IInd 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.

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

(18) Appointment of provisionally selected candidates is subject to his/ her being declared medically fit, as per any other requirements of the Bank and also

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subject to service and conduct rules of the Bank. Decision of Bank will be final and binding on candidates.

(19) Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection etc. with or without assigning any reason.

(20) Bank has discretion to cancel / Scrap any of the post/s as advertised by the Bank at any stage of recruitment process without assigning any reason.

(21) Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered in the online application form. Bank shall not be responsible if the information/ intimations does not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorised Bank website www.bankofindia.bank.in for latest updates.

(22) The candidates are required to follow all the Guidelines regarding Exam given in this advertisement and subsequently. Any violation may result in cancellation of candidature.

(23) Use of Mobile Phones, pagers, calculator or any such devices:

(a) Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.

(b) Candidates are advised in their own interest not to bring any of the banned items including mobile phones/ pagers to the venue of the examination, as arrangement for their safekeeping cannot be assured.

(c) Candidates are not permitted to use or have in possession calculators in examination premises.

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

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

(i) using unfair means or

(ii) impersonating or procuring impersonation by any person or

(iii) misbehaving in the interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents 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

(iv) resorting to any irregular or improper means in connection with his/ her candidature or

(v) obtaining support for his/ her candidature by unfair means, or

(vi) carrying mobile phones or similar electronic devices of communication in the examination /interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:

(a) to be disqualified from the interview for which he/ she is a candidate

(b) to be debarred either permanently or for a specified period from any examination conducted by Bank.

(c) for termination of service, if he/ she has already joined the Bank.

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H. CALL LETTERS

The Centre, venue address, post applied for, date and time for examination and interview shall be intimated in the respective Call Letter. An eligible candidate should download his/her call letter from the Bank's website www.bankofindia.bank.in by entering his/her details i.e. Registration Number and Password/Date of Birth. No hard copy of the call letter/ Information Hand-outs etc. will be sent by post/ courier. Intimations will be sent by email and/or sms to the email ID and mobile number registered in the online application form. Bank will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via sms to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the control of Bank. Candidates are hence advised to regularly keep in touch with the authorised Bank website www.bankofindia.bank.in for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

I. SECURITY DEPOSIT

Candidates selected will be required to deposit a specified amount as security deposit refundable after 3 years of satisfactory service (the said amount shall be forfeited in case he/ she leaves the Bank before completion of 3 years of service) as under:

Officers in MMGS-II	Rs.2,00,000/-
Officers in MMGS-III & above	Rs.3,00,000/-

J. ANNOUNCEMENTS:

All further announcements/ details pertaining to this process will only be published/ provided on Bank's website www.bankofindia.bank.in from time to time.

K. 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 process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
- Clarifications / decisions given / to be given by the Bank, regarding this process for recruitment of Officers in General Banking Stream and/or Specialist Stream shall be final and binding on all the candidates.
- Decision of bank in all matters regarding eligibility, selection would be final and binding on all candidates. No representation or correspondence will be entertained by the Bank in this regard. Bank reserves all rights pertaining to this recruitment process and would be final.

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- 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.

Date: 01/11/2025
Place: Mumbai

(B. S. Fonia)
Dy. General Manager (HR)

(Kuldeep Jindal)
General Manager (HR)

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FORM OF CERTIFICATE TO BE PRODUCED BY A CANDIDATE BELONGING TO SCHEDULED CASTE OR SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM

1. This is to certify that Sri / Smt / Kum*_____ son / daughter* of_____ of village / town* _____ in District / Division*_____of the State / Union Territory*_____belongs to the _____Caste/Tribe* which is recognized as a Scheduled Caste/ Scheduled Tribe* under :

* The Constitution (Scheduled Castes) Order, 1950 ;
* The Constitution (Scheduled Tribes) Order, 1950 ;
* The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
* The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.]:

* The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
* The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
* The Constitution (Pondicherry) Scheduled Castes Order 1964;
* The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
* The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
* The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
* The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
* The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
* The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
* The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
* The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
* The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
* The Constitution (ST) Orders (Second Amendment) Act,1991 ;
* The Constitution (ST) Orders (Amendment) Ordinance, 1996**;**
* The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
*The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
*The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
*The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

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 # 2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / Smt / Kumari* _____Father /Mother* of Sri / Smt / Kumari*_____of village / town_____in District/Division*_____of the State/Union Territory*_____ who belong to the_____ Caste / Tribe* which is recognized as a Scheduled Caste/Scheduled Tribe* in the State/Union Territory* issued by the _____[Name of the authority] vide their order No. _____ dated _____.

3.Shri/Smt/Kumari*_____and/or* his/her* family ordinarily reside(s) in village/town*_____ of_____ District / Division* of the State / Union Territory* of _____

Signature _____

Designation _____

Place: **[With seal of Office]**
Date : **State/Union Territory**

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

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* Please delete the words which are not applicable.
# Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.

2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.

3. Revenue Officer not below the rank of Tehsildar.

4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

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FORM OF CERTIFICATE TO BE PRODUCED BY
OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT
TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Sri / Smt. / Kumari_____son/daughter of _____-_____ of village/Town _____District/Division _____ in the State/ Union Territory_____ belongs to the _____community which is recognized as a backward class under the Government of India, Ministry of Social Justice and Empowerment's Resolution No. _____dated _____*. Shri/Smt./Kumari _____and/or his/her family ordinarily reside(s) in the _____District/Division of the _____State/Union Territory. This is also to certify that he/she does not belong to the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India, Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993 **.

Dated :

District Magistrate / Deputy Commissioner etc.

Seal

*** - the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.**

****- As amended from time to time.**

Note:- The term "Ordinarily" used here will have the same meaning as in Section 20of the Representation of the People Act, 1950.

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

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Government of ……..

(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS
(Prescribed proforma subject to amendment from time to time)

Certificate No. ……

Date : ……

VALID FOR THE YEAR ……

This is to certify that Shri/Smt./Kumari …….. son/daughter/wife of …….. permanent resident of …….. Village/Street …….. Post Office……. District…… in the State/Union Territory …… Pin Code ……. whose photograph is attested below belongs to Economically Weaker Sections, since the gross annual income* of his/her family** is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year His/her family does not own or possess any of the following assets*** :

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. Shri/Smt./Kumari …… belongs to the …… caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List)

Signature with seal of Office ……

Name ……

Designation ……

*Note 1 : Income covered all sources i.e. salary, agriculture, business, profession, etc.

Note 2 :The term **'Family" for this purpose 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.

***Note 3 : The property held by a "Family' in different locations or different places/cities have been clubbed while applying the land or property holding test to determine EWS status.

NOTE :-

The Income and Asset Certificate issued 'by anyone of the following authorities in the prescribed format as given above shall only be accepted as proof of candidate's claim as 'belonging to EWS : -

(i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner,

(ii) Chief Presidency Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate,

(iii)Revenue Officer not below the rank of Tehsildar and

(iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

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FORM-I

Certificate of Disability

(In cases of amputation or complete permanent paralysis of limbs or dwarfism and in cases of blindness)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent passport size attested photograph (Showing face only) of the person with disability

Certificate No.: Date:

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____

Date of Birth (DD / MM / YY) _____

Age _____ years, male/female _____ registration No. _____ permanent resident of House No._____ Ward/Village/Street _____ Post Office _____ District _____ State _____, whose photograph is affixed above, and am satisfied that :

(A) he/she is a case of :

- locomotor disability
- Dwarfism
- Blindness

(Please tick as applicable)

(B) The diagnosis in his/her case is _____

(A) He/She has _____% (in figure) _____ percent (in words) permanent locomotor disability/ dwarfism /blindness in relation to his/her _____ (part of body) as per guidelines (……number and date of issue of the guidelines to be specified)

2. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM - II

Certificate of Disability

(In case of multiple disabilities)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability

Certificate No.: Date:

This is to certify that we have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri

_____ Date of Birth (DD / MM / YY) _____

Age _____ years, male/female _____ registration No. _____

permanent resident of House No._____ Ward/Village/Street _____

Post Office _____ District _____ State _____, whose

photograph is affixed above, and am satisfied that :

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluated as per guidelines ((……number and date of issue of the guidelines to be specified) for the disabilities ticked below, and is shown against the relevant disability in the table below:

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Muscular Dystrophy			
3	Leprosy cured			
4	Dwarfism			
5	Cerebral Palsy			
6	Acid Attack Victim			
7	Low vision	#		
8	Blindness	#		
9	Deaf	£		
10	Hard of Hearing	£		
11	Speech and Language Disability			
12	Intellectual Disability			
13	Specific Learning Disability			
14	Autism Spectrum disorder			
15	Mental-illness			

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16	Chronic Neurological Conditions			
17	Multiple sclerosis			
18	Parkinson's disease			
19	Haemophilia			
20	Thalassemia			
21	Sickle Cell disease			

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (……number and date of issue of the guidelines to be specified), is as follows:-

In figures :- _____ percent

In words :- _____ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

- e.g. Single eye

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued.

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FORM - III

Certificate of Disability

(In cases other than those mentioned in Form I and II)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent passport size Attested Photograph (Showing face only) of the person with disability

Certificate No.: Date:

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri _____ Date of Birth (DD / MM / YY) ____ ____ ____

Age _____ years, male/female _____Registration No. _____ permanent resident of House No._____ Ward/Village/Street _____ Post Office _____District _____ State _____, whose photograph is affixed above, and am satisfied that he/she is a Case of _____ disability. His/her extent of percentage physical impairment/disability has been evaluated as per guidelines (……number and date of issue of the guidelines to be specified) and is shown against the relevant disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Muscular Dystrophy			
3	Leprosy cured			
4	Cerebral Palsy			
5	Acid Attack Victim			
6	Low vision	#		
7	Deaf	€		
8	Hard of Hearing	€		
9	Speech and Language Disability			
10	Intellectual Disability			
11	Specific Learning Disability			
12	Autism Spectrum disorder			
13	Mental-illness			

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14	Chronic Neurological Conditions			
15	Multiple sclerosis			
16	Parkinson's disease			
17	Haemophilia			
18	Thalassemia			
19	Sickle Cell disease			

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) ____ ____ ____

@ - e.g. Left/Right/both arms/legs

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)
(Name and Seal)

Countersigned

{Countersignature and seal of the CMO/Medical Superintendent/Head of Government Hospital, in case the certificate is issued by a medical authority who is not a government servant (with seal)}

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Signature/Thumb impression of the person in whose favour disability certificate is issued.

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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ELIGIBILITY CRITERIA

Name of the Post	Scale	No. of Vacancies	Age	Educational Qualifications	Other Preferred Qualification/ Certification	Work Experience
Credit Officer - GBO Stream	MMGS-II	418	25-35	A Degree (Graduation) in any discipline from recognized a University/ Institute with 60% marks or equivalent grade (55% for SC/ ST/ OBC/ PWBD) recognized by the Govt. of India or any equivalent qualification recognized as such by the Central Government.	Chartered Accountant/ Chartered Financial Analyst / CMA - ICWA from recognized institute. **OR** MBA/ PGDBM in Banking/ Finance or Two Years full time Post Graduation Degree in Banking/ Finance/ any credit related field from recognized university/ Institution / Board.	Minimum 3 years' post qualification experience as an officer out of which 2 years' experience should be in processing of MSME Credit/ Commercial Credit / Project Finance / Mid & Large Credit in Scheduled Public Sector Banks/ Scheduled Private Sector Banks/ Associate or Subsidiary of Scheduled Commercial Banks/ Public sector or Listed Financial Institution/ Foreign Banks

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Name of the Post	Scale	No. of Vacancies	Age	Educational Qualifications	Other Preferred Qualification/ Certification	Work Experience
Credit Officer - GBO Stream	MMGS-III	60	28-38	A Degree (Graduation) in any discipline from a University/ Institute with 60% marks or equivalent grade (55% for SC/ ST/ OBC/ PWBD) recognized by the Govt. of India or any equivalent qualification recognized as such by the Central Government.	Chartered Accountant/ Chartered Financial Analyst / CMA - ICWA from recognized institute. **OR** MBA/ PGDBM in Banking/ Finance or Two Years full time Post Graduation Degree in Banking/ Finance/ any credit related field from recognized university/ Institution / Board.	Minimum 5 years' post qualification experience as an officer out of which 3 years' experience should be in processing of MSME Credit/ Commercial Credit / Project Finance / Mid & large Credit in Scheduled Public Sector Banks/ Scheduled Private Sector Banks/ Associate or Subsidiary of Scheduled Commercial Banks/ in a Public sector or Listed Financial Institution/ Foreign Banks

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Name of the Post	Scale	No. of Vacancies	Age	Educational Qualifications	Other Preferred Qualification/ Certification	Work Experience
Credit Officer - GBO Stream	SMG-IV	36	30-40	A Degree (Graduation) in any discipline from a University/ Institute with 60% marks or equivalent grade (55% for SC/ ST/ OBC/ PWBD) recognized by the Govt. Of India or any equivalent qualification recognized as such by the Central Government **AND** MBA/ PGDBM from recognized University / Institution / Board **OR** Two Years full time Master's degree in any field from recognized University / Institution / Board **OR** Chartered Accountant/ Chartered Financial Analyst /CMA - ICWA from recognized institute.	Certificate Course offered by IIBF in International Trade Finance/ Credit Professional/ MSME.	Minimum 8 years' post qualification experience as an officer out of which 5 years' experience should be in processing of MSME/ Commercial Credit / Project Finance / Mid & large Credit in Scheduled Public Sector Banks/ Scheduled Private Sector Banks/ Associate or Subsidiary of Scheduled Commercial Banks/ in a Public sector or Listed Financial Institution/ Foreign Banks