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RECRUITMENT OF RELATIONSHIP MANAGERS- PROBATIONARY OFFICER PROGRAM

READ THIS NOTIFICATION CAREFULLY BEFORE APPLYING.

About The Program

The Recruitment of Relationship Manager - Probationary Officer (PO) Program in association with The Institute of Banking Personnel Selection ('**IBPS**'). IBPS is a central recruitment agency operating under the ownership of the Ministry of Finance in the Government of India and serves as a flagship initiative aimed at cultivating the next generation of leaders within HDFC Bank. Our objective is to nurture comprehensive banking professionals who are prepared to assume managerial roles.

Future Relationship Manager ('**RM**') will acquire practical experience and develop proficiency in essential banking sectors. In their role as RM, the selected aspirants will receive extensive training in banking operations, financial products, customer relationship management, and leadership capabilities ("**PO Program**"). The PO Program is tailored for driven individuals who are eager to enhance their careers at one of India's top private sector banks.

Objective of the Program

The HDFC Bank's PO Program is designed with the following goals:

- Foster leadership and decision-making skills essential for managing diverse banking functions.
- Prepare candidates to meet the challenges of the evolving banking landscape, including digital transformation and customer-centric innovation.
- Build a pipeline of future leaders to drive HDFC Bank's vision of excellence in banking services.

Eligible candidates are requested to apply ONLINE through Bank's website. No other means/modes of applications will be accepted. Before the registration, candidates are requested to ensure that there is a valid email id in his/her name.

All future communications in this regard will be notified in our website including call letter for the Online Test and Personal Interview.

A) IMPORTANT DATES

Online Application - Start Date	**30.12.2024**
Online Application - End Date	**07.02.2025**
Online Test Date	**March (Tentative)**

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B) DESIGNATION & SCALE OF APPOINTMENT

DESIGNATION	SCALE OF APPOINTMENT
Relationship Manager	Assistant Manager/Deputy Manager/Manager/Senior Manager

D) ELIGIBILITY CRITERIA (as on 07.02.2025)

Educational Qualification	• Graduates with 1-10 years of experience in Sales. • Any Graduation from Recognized University • Minimum 50% marks under regular course.
Age	• Candidate upper age limit as on 07.02.2025, Should be not more than 35 years.
Work Experience	• Minimum 1-10 years sales experience in any organization. • Active service of previous work experience may be counted and fixed for each candidate up on the sole discretion of the Bank based on experience.

- Candidates who are meeting the requisite educational qualification & experience, as stated herein above, only will be eligible to apply.
- Candidate should have passed X, XII and Graduation (Regular Course) from a recognized University/ Institute recognized by the Govt. of India. **Educational qualification by mode of distance education will not be considered**.
- Graduates should have secured minimum 50% marks in X/SSLC, XII/HSC, Diploma/Polytechnic and Graduation.
- Candidate should indicate the percentage marks obtained calculated to nearest two decimals in the Online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicated in the Online Application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of these norms
- If Grade/ CGPA is awarded instead of marks, only candidates securing CGPA/ Grade equivalent to 50% or more may apply. Equivalent percentage should be mentioned at the time of application.
- The Grade Point Average (GPA) to percentage conversion criteria as detailed below may be adopted for converting the GPA/SGPA/CGPA, as the case may be, to percentage in case marks are not directly given in the mark list and no criteria is available from the institution for converting the GPA to percentage. **"Percentage= (GPA*7.1) + 11" (for the scale of 10-point)**
- Those who have scored less than 50% marks will not be eligible for applying. Rounding off to the nearest integer is not allowed. (for e.g. 49.99 % cannot be rounded off to 50 %)
- The percentage of marks shall be arrived by dividing the total marks obtained in all the subjects in all the semester(s)/ year(s) by the total maximum marks in all subjects irrespective honors/ optional/ additional optional subject, if any.

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E) PROBATION PERIOD

Probation Period	• 6 Months • Confirmation will be subject to satisfactory of performance during probation
Service Agreement Period	• Not Applicable

E) PLACE OF POSTING

Anywhere in India

(Liable for transfer anywhere in India at the sole discretion of the Bank.)

F) COMPENSATION PACKAGE

- HDFC Bank approved pay scale of between INR 3,00,000/- to INR12,00,000/- basis the experience
- Apart from the above Fixed CTC, candidates will be eligible for performance linked variable pay is over and above this fitment and done in accordance with the HDFC Bank's annual reward plan & employee can avail the subsidized staff loans upon confirmation (6 months) which cannot be encashed.

G) MODE OF SELECTION

Online Test and Personal Interview

- Initial shortlisting will be done based on the marks scored in the Online Test
- Final Selection will be based on the consolidated marks obtained for Online Test and Personal Interview.
- Mere eligibility will not vest any right on the applicant for being called for Personal Interview.
- HDFC Bank reserves the right to make required modifications in selection process considering number of applications for the post and also decide the number of applicants to be called for Personal Interview.
- In matters regarding eligibility and selection, HDFC Bank's decision will be final and **no further correspondence will be entertained.**

H) HOW TO APPLY

Detailed guidelines/procedures for:

a) Application registration

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b) **Payment of fees**
c) **Document scan and upload**

Candidates can apply online only from 28.12.2024 to 07.02.2025 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

(i) **Scan:**
- **Photograph (4.5cm × 3.5cm)**
- **Signature (with black ink)**
- **Left thumb impression (on white paper with black or blue ink)**
- **A hand written declaration (on a white paper with black ink) (text given below)**
- **Ensuring that all these scanned documents adhere to the required specifications as given in Annexure III to this Advertisement.**

(ii) **Signature in CAPITAL LETTERS will NOT be accepted.**

(iii) **The left thumb impression should be properly scanned and not smudged. (**If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)

(iv) **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."

(v) **The above-mentioned hand-written declaration should be in the candidate's hand writing and in English language. If it is found to be written and uploaded by somebody other than the candidate himself or in any other language other than English, then the said 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.)

(vi) **Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges**

(vii) **Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. HDFC Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a 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.**

APPLICATION FEES (NON-REFUNDABLE)

PAYMENT OF FEES ONLINE: **30.12 2024 to 07.02.2025**

All Category	**Rs. 479 /-00/-**

*excluding GST and other applicable charges

- Candidates meeting the stipulated norms only need to apply for the post.
- Application fee once remitted will not be refunded in any case.
- HDFC Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

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a) Application Registration

1. Candidates to go to the **HDFC Bank's** website www.hdfcbank.com, click on the option "APPLY ONLINE" which will open a new screen.
2. 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.
3. 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.
4. 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.
5. 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.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "C".
8. Candidates can proceed to fill other details of the online application form.
9. Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION.
10. Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

b) Payment of fees

1. The online 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 Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
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.

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6. Candidates are required to take **a printout of the e-Receipt** and online application form containing fee details. **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.
9. **There is facility to print application form containing fee details after payment of fees.**

c) Guidelines for scanning and Upload of Documents

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

Photograph Image: (4.5cm × 3.5cm)

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a 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.

Signature, left thumb impression and hand-written declaration Image:

- 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 for signature and 20kb - 50kb for left thumb impression.
  - Ensure that the size of the scanned image is not more than 20kb
- 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
- The applicant has to write the declaration in English clearly on a white paper with black ink.

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- 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

- 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.
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

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 Candidates will have to upload other documents in the application link as per the list given in the advertisement:

Brief Resume:

- Documents are to be uploaded in PDF and no other format will be accepted.
- Maximum file size should not exceed the limit of 500 kb.
- Kindly note that only one single file is allowed as the document for Brief Resume.
- can be adjusted by using crop and then resize option.

Procedure for Uploading the documents:

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

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

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

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

(5) If the photo is not uploaded at the place of photo, admission for examination will be rejected/denied and the candidate him/herself shall be held 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.

I) GENERAL CONDITIONS

1. Before filling in the online application form, the candidate must ensure that he/she fulfills all the eligibility criteria with respect to age, educational qualifications, place of domicile etc. in respect of the post for which he/she is making the application. The applicants will be called for the Online Test/ Personal Interview based on the information provided in the online application form submitted by them. If the information furnished by the candidate is found to be false at later date, the selection / appointment shall be liable for termination.
2. Mere eligibility will not vest any right on the candidate for being called for Online Test/ Personal Interview. In matters regarding eligibility and selection, HDFC Bank's decision will be final and **no correspondence will be entertained.**
3. Canvassing in any form will be a disqualification.
4. Candidates will have to appear for Online Test & Personal Interview at their own cost.
5. Candidates willing to serve anywhere in India only need to apply.
6. Offer for Appointment will be issued in phases for selected candidates as per HDFC Bank's requirement
7. Appointment of the selected candidates will also be subject to Medical fitness, satisfactory background verification and completion of other formalities as per the rules and regulations of HDFC Bank from time to time.

J) DETAILS OF ONLINE TEST

1. EXAM PATTERN

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Sr. No.	Name of test	No. of Questions	Maximum Marks	Duration	Medium of Exam
1.	English Language	30	30	20 Minutes	English
2.	Numerical Ability	35	35	20 Minutes	English
3.	Reasoning Ability	35	35	20 Minutes	English
	Total	**100**	**100**	**1 Hour**	

There will be ¼ penalty for wrong answers
Tests will be made available only in English

2. DOWNLOAD OF CALL LETTER

Candidates will have to visit the HDFC Bank website HDFC Bank Careers - Private Bank Job Vacancy & Recruitment at HDFC Bank for downloading call letters for online test. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination center with (i) Call Letter (ii) Photo Identity Proof as stipulated in the call letter and photocopy of the same Photo Identity Proof as brought in original.

3. **CANDIDATES REPORTING LATE** i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination is 140 Minutes, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

4. IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's latest valid 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 Gazzette Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / valid recent Identity Card issued by a recognized College/ University/ Aadhar card/E-Aadhar Card with a photograph/ Employee ID/ Bar Council Identity Card with photograph 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.

Ration Card and Learner's Driving License are **not** valid id proofs.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while

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attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should **exactly** match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

5. CENTERS

- The examination will be conducted online in venues given in the respective call letters.
- No request for change of center/venue/date/session for examination/ interview shall be entertained.
- HDFC Bank, however, reserves the right to cancel any of the Examination/ Interview Centers and/ or add some other Centers, at its discretion, depending upon the response, administrative feasibility, etc.
- HDFC Bank also reserves the right to allot the candidate to any center other than the one he/she has opted for.
- Candidate will appear for the examination at the examination center at his/her own risks and expenses and HDFC Bank will not be responsible for any injury or losses etc. of any nature.
- Choice of center once exercised by the candidate will be final.

If sufficient number of candidates does not opt for a particular center for "Online" examination, HDFC Bank reserves the right to allot any other adjacent center to those candidates OR if the number of candidates is more than the capacity available for online exam for a center, HDFC Bank reserves the right to allot any other examination center to the candidate.

Centre List

Examination Centre's

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Vishakhapatnam
Delhi NCR
Ahmedabad, Vadodara
Bengaluru, Mangalore, Mysore
Bhopal,
Mumbai/Thane/Navi Mumbai, Pune
Amritsar
Jaipur,
Hyderabad
Lucknow
Kolkata

6. OTHER INSTRUCTIONS

- 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 test conducting body. 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.

- Decision of HDFC Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the HDFC Bank in this behalf.

- If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session is required if the nodes capacity is less or some technical disruption takes place at any center or for any candidate.

- HDFC Bank would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by HDFC Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, HDFC Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

- Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead of disqualification of the said candidate from the selection process and he/she will not be allowed to appear in any HDFC Bank recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

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

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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 examination, 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 examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
(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 examination for which he/ she is a candidate.
   b. to be debarred either permanently or for a specified period from any examination conducted by HDFC Bank.
   c. for termination of service, if he/ she has already joined HDFC Bank.

NOTE:

The access to the HDFC Bank's website could be delayed near to the closing date for submitting the online registration due to heavy Internet Traffic. Hence the candidates are advised to avoid making any last-minute online application and make use of the time span available for submitting the applications online. HDFC Bank does not assume any responsibility for the candidate not being able to submit his/her application within the period specified, due to non-availability of internet or any other reason beyond the control of HDFC Bank.