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

Advt No.: HRDD/APPR/01/2026-27 Dated: 06.07.2026

## Engagement of Apprentices under Apprentices Act, 1961
## FY 2026-27 – 750 vacancies

Indian Overseas Bank, a leading Public Sector Bank with headquarters in Chennai having geographical presence all over India and abroad invites online applications from qualified candidates for **engagement of apprentices, under Apprentices Act, 1961 and as per Apprenticeship Policy of our Bank**.

Interested candidates who fulfil the eligibility criteria may apply online from 07.07.2026 to 20.07.2026 by visiting the website www.iob.bank.in under careers page and click "Apply Online" under Engagement of Apprentices (The application link will be available in the website of BFSI Sector Skill Council of India (BFSI SSC) **www.bfsissc.com** / **https://beep.bfsissc.com**. No other mode of application will be accepted.

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

**The important dates are as follows:**

| ACTIVITIES | DATES |
|---|---|
| **Opening Date of Online Application on NAPS*, NATS* & BEEP*** | 07.07.2026 |
| **Closing Date of Online Application on NAPS* & NATS*** | 20.07.2026 |
| **Payment of Application Fee on BEEP*** | 07.07.2026 to 22.07.2026 |
| **Online Examination Date (Tentative)** | 02.08.2026 |

* **Mandatory**

**NAPS**: **https://www.apprenticeshipindia.gov.in** **NATS: https://nats.education.gov.in**

**BEEP**: **https://beep.bfsissc.com**

## A. STATEWISE / UT WISE SEATS OF APPRENTICES WITH RESERVATION

| Name of the State | No of Vacancies to be filled as proposed (750) | | | | | | out of which PWBD | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | SC | ST | OBC | EWS | GEN | Total | HI 1% | OC 1% | VI 1% | ID 1% |
| Andaman And Nicobar Isl. | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Andhra Pradesh | 4 | 0 | 5 | 0 | 6 | 15 | 0 | 1 | 0 | 0 |
| Arunachal Pradesh | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Assam | 0 | 0 | 1 | 0 | 3 | 4 | 0 | 0 | 0 | 0 |

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| Name of the State | No of Vacancies to be filled as proposed (750) | | | | | | out of which PWBD | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | SC | ST | OBC | EWS | GEN | Total | HI 1% | OC 1% | VI 1% | ID 1% |
| Bihar | 8 | 0 | 12 | 2 | 13 | 35 | 1 | 0 | 0 | 1 |
| Chandigarh | 0 | 0 | 1 | 0 | 3 | 4 | 0 | 0 | 0 | 0 |
| Chhattisgarh | 1 | 7 | 0 | 0 | 2 | 10 | 0 | 1 | 0 | 0 |
| Daman & Diu | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Delhi | 9 | 7 | 27 | 1 | 9 | 53 | 2 | 0 | 2 | 2 |
| Dadra And Nagar | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Gujarat | 1 | 4 | 8 | 0 | 3 | 16 | 1 | 1 | 0 | 0 |
| Goa | 0 | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 |
| Himachal Pradesh | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Haryana | 4 | 0 | 7 | 0 | 5 | 16 | 0 | 0 | 1 | 0 |
| Jammu And Kashmir | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| Jharkhand | 0 | 2 | 0 | 0 | 6 | 8 | 0 | 0 | 0 | 0 |
| Karnataka | 2 | 1 | 3 | 0 | 0 | 6 | 0 | 2 | 0 | 1 |
| Kerala | 5 | 0 | 15 | 1 | 12 | 33 | 1 | 1 | 2 | 1 |
| Lakshadweep | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Manipur | 0 | 2 | 0 | 0 | 2 | 4 | 0 | 0 | 0 | 0 |
| Meghalaya | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| Maharashtra | 9 | 12 | 25 | 6 | 33 | 85 | 1 | 1 | 1 | 1 |
| Mizoram | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| Madhya Pradesh | 2 | 4 | 2 | 0 | 4 | 12 | 0 | 0 | 0 | 0 |
| Nagaland | 0 | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 |
| Odisha | 4 | 10 | 2 | 1 | 5 | 22 | 1 | 1 | 0 | 0 |
| Punjab | 7 | 0 | 9 | 1 | 7 | 24 | 2 | 2 | 0 | 0 |
| Pondicherry | 4 | 0 | 7 | 0 | 1 | 12 | 0 | 1 | 0 | 0 |
| Rajasthan | 6 | 4 | 1 | 0 | 5 | 16 | 0 | 0 | 1 | 0 |
| Sikkim | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| Telangana | 2 | 1 | 3 | 0 | 0 | 6 | 0 | 0 | 2 | 1 |
| Tamil Nadu | 63 | 4 | 67 | 12 | 54 | 200 | 5 | 4 | 5 | 4 |
| Tripura | 0 | 0 | 0 | 0 | 2 | 2 | 0 | 0 | 0 | 0 |
| Uttarakhand | 3 | 0 | 0 | 0 | 5 | 8 | 0 | 0 | 1 | 0 |
| Uttar Pradesh | 34 | 0 | 41 | 6 | 29 | 110 | 3 | 1 | 2 | 4 |
| West Bengal | 8 | 4 | 11 | 2 | 10 | 35 | 2 | 0 | 0 | 1 |
| **Total** | **176** | **63** | **247** | **32** | **232** | **750** | **19** | **16** | **17** | **16** |

**SC** – Scheduled Caste, **ST** – Scheduled Tribe, **OBC** – Other Backward Classes, **EWS** – Economically Weaker Section, **UR (Gen)** – Unreserved (General), **PWBD** - Persons with Benchmark Disabilities, **HI**-Hearing Impaired, **OC** – Orthopedically Challenged, **VI** –Visually Impaired, **ID** – Intellectual Disability
**The above vacancies include backlog.**

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**Note**:
Medical Fitness certificate, Verification of Documents, Character and Caste (wherever applicable) verification of selected candidates:
The engagement of selected candidate will be subject to their being declared medically fit by a duly qualified medical practitioner engaged by the Bank or subject to production of medical certification from MBBS Doctors or both as per the discretion of the Bank. Document verification will be conducted by the Bank officials and final selection will be subject to satisfactory verification of candidates' character, antecedents and caste validity certificates (wherever applicable). Till such time, their engagement will be provisional.

a) As the reservation for Persons with benchmark disabilities (PwBD) is on horizontal basis, the selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/EWS/UR-GEN) to which they belong.
b) The number of seats for apprentices and the number of reserved seats is provisional and may vary according to actual requirements of the Bank.

## B. ELIGIBILITY CRITERIA

### i. NATIONALITY/CITIZENSHIP

A candidate must be a Citizen of India.

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

### ii. AGE (01.07.2026) & EDUCATIONAL QUALIFICATION 31.07.2026

The eligibility criteria for **Age & Educational Qualification** shall be computed as on **01.07.2026 & 31.07.2026 respectively**. The required Age and Educational Qualification are detailed below:

| | |
|---|---|
| AGE | Minimum 20 years and Maximum 28 years* as on cut-off date viz. 01.07.2026 for General Category and EWS Candidates, the Date of Birth should fall between 01.07.1998 and 01.07.2006 wherein both the dates are inclusive.<br><br>*However, relaxation in maximum age for SC/ST/OBC/PwBD will be as per extant Government of India guidelines subject to the condition that candidates registered under National Apprenticeship Promotion Scheme (NAPS) should be less than 34 years as on the cut-off date (01.07.2026). |
| Educational Qualification | A Degree (Graduation)# in any discipline from a University recognized by the Govt. of India or any equivalent qualifications recognized as such by the Central Government. Result should be declared on or before 31.07.2026.<br><br>#Candidates registered under National Apprenticeship Training Scheme (NATS), the result of the graduation must have been declared between **01.03.2022** and **31.07.2026** wherein both the dates are inclusive and candidate must produce Mark Sheets and Provisional / Degree Certificate issued from the University / College as and when required by the Bank. |

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**iii. RELAXATION IN UPPER AGE LIMIT**

| S. No. | CATEGORY | AGE RELAXATION |
|---|---|---|
| 1 | Scheduled Caste/ Scheduled Tribe Candidates | 5 years |
| 2 | Other Backward Classes (Non-Creamy Layer) Candidates | 3 years |
| 3 | Persons with Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act, 2016" | 10 years |

**Note:**

i) 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 iii.

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

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

Caste / Category Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC/ST/OBC/PwBD category candidates.
Incase 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. 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. The candidate should possess a valid OBC certificate with a Non-creamy layer clause as per the Government of India guidelines, from time to time.**

**iv. RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES (PWBD)**

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

**A. Orthopedically Challenged ("OC" Category):**

A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims, Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological / limb dysfunction. Orthopedically challenged persons are covered under locomotor disability:

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;

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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 centimetres) 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.

**B. Visual Impairment ("VI" Category):**

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

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

**C. Hearing Impaired ("HI" Category):**

a. Deaf: means person having 70 DB hearing loss in speech frequencies in both ears.
b. Hard of Hearing: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

**D. Intellectual Disability ("ID" Category):**

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

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

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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 recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by sub normality of intelligence

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 terms, as certified by the certifying authority.

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

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

**EWS (Economically Weaker Section)**

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

i.) 5 acres of Agricultural Land and above;
ii.) Residential flat of 1000 sq. ft. and above;
iii.) Residential plot of 100 sq. yards and above in notified municipalities;
iv.) Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

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

3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued

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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 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/personal interaction.

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 seats are tentative and subject to further directives of Government of India and outcome of any litigation.**

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

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

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

(i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary 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 (iv) Sub-divisional officer of the Area where the candidate and or his family normally resides.

**ii) Economically Weaker Section:**

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

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

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

## C. STIPEND

Candidates who are selected as apprentices will be paid stipend for the contract period of one year as detailed below.

| Branch Category | Stipend per month (in Rs.) |
|---|---|
| Metro | 15,500/-* |

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| | |
|---|---|
| Urban | 14,500/-* |
| Semi-Urban / Rural | 14,000/-* |

Note: *including subsidy amount, if any, by Government of India.

Bank will make payment as detailed below for candidates selected under NATS.

| Branch Category | Stipend per month (in Rs.) |
|---|---|
| Metro | Rs.15,500 – Rs.6,150 = Rs.9,350 |
| Urban | Rs.14,500 – Rs.6,150 = Rs.8,350 |
| Semi-Urban / Rural | Rs.14,000 – Rs.6,150 = Rs.7,850 |

The above stipend will be paid to the apprentices Bank account each month after adjusting unauthorised leaves if any. Government share of stipend Rs.6,150/- will be directly credited to the apprentices Bank account through DBT mode as per extant guidelines. The apprentices are not eligible for any other allowances / benefits.

## D. SELECTION PROCESS

Selection will be made on the basis of an Online Examination & test of local language wherever applicable and personal interaction if any as decided by the Bank. Merely satisfying the eligibility norms do not entitle a candidate to be called for Online Examination and personal interaction.

**(i) Online written test (objective type)**

The online written examination structure is as follows:

| Sno | Name of tests | Number of questions | Marks |
|---|---|---|---|
| 1 | General/financial awareness | 25 | 25 |
| 2 | General English | 25 | 25 |
| 3 | Quantitative and reasoning aptitude | 25 | 25 |
| 4 | Computer or subject knowledge | 25 | 25 |
| | **Total** | **100** | **100** |

Total duration of examination will be 90 minutes.

- All applicants who have paid the examination fee will receive the intimation from BFSI Sector Skill Council of India (**BFSI SSC)** with date and timing of the online examination.
- All applicants will have to give the online examination on the given date and time using the own front camera enabled desktop / laptop or tablet or smartphone.
- All applicants have to display (for capturing image) the same ID Proof which they have uploaded on the apprenticeship portal.
- Except for PwBD candidates, no candidate will be allowed to have anyone else near him/her while giving online examination. The guidelines for the same shall be provided by the exam conducting agency.
- Candidates will be required to score a minimum percentage mark on aggregate as decided by the Bank (For SC/ST/OBC/PwBD candidates, 5% relaxation available thereon). There will be no minimum qualifying marks for individual subject.
- Candidates will be selected basis on their merit subject to reservation rules. In case more than one candidate score same marks (same marks at cut off point) the candidate who is senior by age will be ranked higher in the merit list.

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

Wait-list: A waitlist (State-category wise) will be maintained for one year from the date of result of the engagement of apprentices or next engagement exercise, whichever is earlier. Candidates will be released from this waitlist against non-joining subject to availability of qualified candidates.

**Note:** Other detailed information regarding the examination process will be given in the "Information Handout", and the same will be made available to all eligible candidates through email to be sent by BFSI SSC.

**(ii) Test of Local Language**

Candidate applying for training seats of a particular state, should be proficient (reading, writing, speaking and understanding) in any one of the local languages of the state (to be specified at the time of calling the applications). The test of local language will be conducted after qualifying the online written examination. The test for knowledge of specified opted local language will be conducted as part of selection process. It will be conducted during the process of document verification. Candidates who fail to qualify this test will not be engaged for apprenticeship. Candidates who produce 10th or 12th standard mark sheet/ certificate evidencing having studied the specified opted local language will not be required to undergo the language test.

## E. APPLICATION GUIDELINES

The candidates can apply subject to fulfilment of eligibility criteria. However, registration and payment of application fee is to be done individually. Candidates can apply online only from **07.07.2026 to 20.07.2026 on www.bfsissc.com / https://beep.bfsissc.com** and no other mode of application will be accepted.

### i. PRE-REQUISITES FOR APPLYING ONLINE

Before applying online, candidates should:

a) Go through the detailed advertisement by clicking the **Advertisement (English)** available under the title **"Engagement of Apprentices under Apprentices Act, 1961 FY 2026-27 – 750 Vacancies"** in our website www.iob.bank.in under ***"Careers"*** page or on the website of www.bfsissc.com under "**Career Opportunities**" page and ensure candidate's eligibility before applying for the said post.

b) Have a valid personal email ID and contact number, which should be kept active throughout the entire engagement process. Bank may send email through BFSI SSC for the Document verification etc. through the registered e-mail ID. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID before applying Online and must maintain that email account.

c) Candidates are expected to complete their Registration on the NATS portal https://nats.education.gov.in or registration on the NAPS portal https://www.apprenticeshipindia.gov.in prior to applying for IOB Apprenticeship program FY 2026-27.

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d) Candidates will required have to provide their NATS / NAPS Enrolment number while filling their online application form for IOB Apprenticeship program FY 2026-27 on www.bfsissc.com / https://beep.bfsissc.com

**ii. PROCEDURE AND CONDITIONS FOR APPLYING ONLINE**

a) Candidate will have to complete an online application form for "**IOB Apprenticeship Program FY 2026-27**" by visiting the "**Career Opportunities**" page on www.bfsissc.com / https://beep.bfsissc.com

b) Candidates registered on NATS portal will have to go to https://nats.education.gov.in/student_type.php and login into the portal using their user id and password. After login into the portal the candidate has to apply for Apprenticeship as per the Advertisement published by "**Indian Overseas Bank**" by going to the section "Apply against advertised vacancies".

c) Candidates registered on NAPS portal will have to go to https://www.apprenticeshipindia.gov.in/apprenticeship/opportunity and type "**Indian Overseas Bank**" in the section "Search By Establishment Name". To view the Opportunity click on "View" button and later click on "Apply for this Opportunity" button to apply.

d) Candidates can apply for engagement from only ONE State/UT which is preferably their home State/UT.

e) **Application / Examination Fee / Intimation Charges (Non-Refundable)**

Only eligible candidates will be allowed by BFSI SSC to make payment of requisite examination fees / intimation charges through the ONLINE mode only, from 07.07.2026 to 22.07.2026 and no other mode of payment is acceptable. Application / Examination fee/ Intimation Charges is as under:

| Category of Applicant | Application / Examination Fee / Intimation Charges |
|---|---|
| SC / ST / PwBD | Rs.200/- plus GST (18%) = Rs.236/- |
| GEN / OBC / EWS (Female) | Rs.600/- plus GST (18%) = Rs.708/- |
| GEN / OBC / EWS (Male) | Rs.800/- plus GST (18%) = Rs.944/- |

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

g) The candidate should not have undergone Apprenticeship either with Indian Overseas Bank or in any other organization earlier or pursuing the Apprenticeship training as per the Apprentices Act 1961 as amended time to time or terminated in between the course of Apprenticeship training due to the fault of candidate himself.

h) Candidate, who had training or job experience for a period of one year or more after completing the educational qualifications, shall not be eligible for being engaged as Apprentices.

**iii. LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF DOCUMENT VERIFICATION / PERSONAL INTERACTION (AS APPLICABLE)**

The following documents in **ORIGINAL** together with **A SELF-ATTESTED PHOTOCOPY** in support of the candidate's eligibility and identity are to be invariably submitted at the time of Personal interaction / reporting failing which the candidate may not be permitted to appear for the personal interaction / join as apprentice. Non submission of requisite documents by the candidate at the time of personal interaction will debar his/ her candidature from further participation in the engagement process.

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i. Printout of the valid communication for Personal Interaction / reporting
ii. Printout of the email from BFSI SSC containing candidate's data submitted while filling the online application form.
iii. Proof of Date of Birth (Birth Certificate or SSLC/ Std. X Certificate with DOB)
iv. Photo Identify Proof such as Passport/ Aadhaar / e-Aadhaar Card / PAN Card/ Driving Licence/ Voter's Card.
v. Consolidated Mark sheets & relevant certificates for educational qualifications.
vi. Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC/ EWS category candidates.
vii. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of document verification /personal interaction if called for **(issued on or after 01.04.2026)**. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.
viii. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are **not** entitled to OBC reservation. They should indicate their category as General in the online application form.
ix. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disabilities' category.
x. Any other relevant documents in support of eligibility.
xi. Candidates will not be allowed to appear for the personal interaction if he/ she fails to produce the relevant eligibility documents as mentioned above.

## F. DOCUMENT VERIFICATION / PERSONAL INTERACTION

The document verification / personal interaction will be held at any Centre(s) across India, as desired by the Bank (Physical) and the same will be advised in the **intimation email from BFSI SSC**.

**Note:**

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

Final selection for training seats will be subject to verification of eligibility and information furnished in the online application, qualifying in written test and test of local language wherever applicable as detailed above & personal interaction if any and qualification in medical examination. **The Bank reserves the right to change the selection procedure, if necessary.**

### i. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT

Candidates are advised in their own interest that they should not furnish any particulars/details/information or make statements that are false, incorrect, tampered, fabricated and should not conceal or suppress any material information while filling up the

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application form and submitting the attested copies of testimonials. In case it is detected at any time that the candidate has indulged in any of the above-mentioned activities, he/she will not only be disqualified but he / she will be liable to be terminated from the apprentice engagement by the Bank at any time, even after being selected and after Bank's engagement.

At the time of document verification / personal interaction, if a candidate is (or has been) found guilty of:
i. Using unfair means during the selection process, or
ii. Impersonating or procuring impersonation by any person, or
iii. Misbehaving in any interaction with Bank/BFSISSC officials or taking photograph of any questions from the laptop/mobile screen, or
iv. Resorting to any irregular or improper means in connection with his/her candidature, including resorting to canvassing for his candidature, or obtaining support for his/her candidature, by any means, such a candidate may, in addition to rendering himself/herself liable to criminal prosecution, shall also be liable:

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

ii. **GENERAL ELIGIBILITY**

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

iii. **OHER TERMS OF ENGAGEMENTS OF APPRENTICES**

a) **Please note that candidates engaged as Apprentice will NOT be treated as "employees" of Indian Overseas Bank and will not be entitled to receive any benefits which are available for the employees of the Bank.**
b) The candidate should NOT have undergone Apprenticeship either in Indian Overseas Bank or in any other organization earlier or pursuing Apprenticeship Training as per The Apprentices Act 1961 as amended till date.
c) Training Hours: The daily hours of training will be the same, as applicable to Clerical staff of the Bank / Branch.
d) Apprenticeship Training consists of on the Job training / Practical training at the workplace.
e) Candidates who had training or job experience for a period of one year or more after the attainment of requisite educational qualification (i.e., graduation), **shall NOT be eligible for being engaged as Apprentices**.
f) No Ex-servicemen/Disabled Ex-servicemen shall be engaged as an apprentice and there is no reservation to Ex-servicemen / Disabled ex-servicemen in the apprentice engagement.
g) No discrimination will be made on the basis of gender of any candidate.
h) **Bank shall have no obligation to offer regular employment to Apprentices during and/or after the completion of the apprenticeship period. After completion of Apprenticeship period candidates will be relieved from the respective work area.**
i) Apprentice shall be entitled to one day casual leave per month i.e., total 12 days casual leave in a year. No other type of leave is applicable to apprentices. At a time, apprentice can avail maximum of 4 days leave. Declared Bank holidays and weekly offs prefixing /

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suffixing or falling within the period of leave will not be treated as part of the said leave. Absence from duties apart from entitled leave and declared holidays shall be treated as Leave without Pay and stipend will be proportionately deducted for any such absence from duty.

j) The Apprentice has an obligation to adhere to Bank's code of Ethics, Business Conduct and Conflict of Interest Policy.

k) The applicant has no right to claim employment in Bank after completion of the training.

l) Providing Transport / Hostel facility or any other form of residential accommodation during the apprentice training is not under the scope.

m) As per section 17 of Apprentices Act, 1961 amended from time to time, in all matter of Conduct and Discipline, the apprentice shall be governed by the 'Rules and procedure for disciplinary action against workmen' of Indian Overseas Bank.

n) At the end of the apprenticeship training, apprentices will need to go through final assessment test(s). Subsequently, on the basis of marks by the apprentices, an Apprenticeship Certificate will be issued.

iv. **TERMINATION OF APPRENTICESHIP CONTRACT**

a. The Contract of Apprenticeship shall be terminated, if the apprentice does not report at the Bank's Training venue / Bank Branch on the date of commencement of Branch Training / On the Job Training.

b. The Contract of Apprenticeship shall automatically get terminated on expiry of the period of Apprenticeship Training.

c. Contract of Apprenticeship shall be liable to be terminated before the expiry of the period of apprenticeship training, in case the apprentice –

   i. fails to attend training regularly without valid reason acceptable to the Bank or is unauthorizedly absent during the apprenticeship period;
   ii. fails to carry out the obligations under the contract of apprenticeship.
   iii. not performing to the satisfaction of the Bank;
   iv. commits any act prejudicial to the interest of the Bank;
   v. commits any act of gross negligence or negligence involving or likely to involve the Bank in serious loss/ tarnishes the image of the Bank;
   vi. willful insubordination or disobedience of any lawful and reasonable order of the Bank;

v. **IMPORTANT GENERAL INSTRUCTIONS**

a. Before applying, the candidates must ensure that he/she fulfills all the eligibility criteria and other norms mentioned in the advertisement and has in his/her possession the requisite documents and certificates specified by the Bank, and that the particulars furnished in the Online application are true and correct in all respects.

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

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

b. All candidates called for document verification / Personal Interaction, will have to produce originals as well as self-attested photocopies of the prescribed certificates in support of their educational qualification, experience, date of birth, caste, etc. The candidates belonging

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to SC/ST/OBC/EWS/PWBD Category are required to submit originals as well as self-attested photocopies of their caste certificate/certificate of disability issued by the competent authority, in addition to the other certificates in support of their eligibility criteria.

c. In case of candidates belonging to OBC category, the certificate inter-alia must specify that the candidate does not belong to "CREAMY LAYER" section excluded from the benefits of reservations for OBCs in Civil Post and Services under Government of India. The OBC certificate containing **"Non-Creamy Layer Clause" in Central Government format, *should be issued during the period 01.04.2026 to the date of engagement as apprentice***, *if found suitable for, will have to be submitted at the time of engagement / document verification.*

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

e. Benefit of reservation under EWS category can be availed upon production of an "Income and Asset Certificate" issued by competent authority on the format prescribed by Government of India for the relevant financial year i.e., valid for FY 2026-27.

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

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

h. The candidates will have to appear for document verification / personal interaction at their own expense. The Bank will not reimburse or bear any travelling expenses that may be incurred by the candidates during the process.

i. Online applications which are incomplete shall not be considered as "Eligible" and shall be treated as "Rejected". No correspondence will be entertained in this regard. Filling up of the seats is solely at the discretion of the Bank based on suitability of candidates and no claim will arise for engagement, if some of these seats are not filled due to unsuitability / insufficient number of candidates or for any other reason.

j. Candidates will receive on their registered email address a copy of their submitted online application form.

k. Canvassing in any form will be a disqualification.

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

m. Engagement of selected candidates is subject to their being declared medically fit as per the requirements of the Bank.

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

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

p. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of personal interaction, selection and any other matter relating to engagement will be final and binding on the candidate. Further, the Bank reserves right to stall / cancel the engagement partially / fully at any stage during the engagement process at its discretion, which will be final and binding on the candidate.

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**v. ANNOUNCEMENTS**

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

**vi. DISCLAIMER**

In case it is detected at any stage of engagement that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his /her candidature will stand cancelled. If any of these shortcomings is / are detected even after engagement, his /her services are liable to be terminated. Decision of Bank in all matters regarding eligibility, conduct of written examination, other tests, personal interaction and selection would be final and binding on all candidates. No representation or correspondence will be entertained by IOB in this regard.

**The Version of the detailed advertisement given in the Bank's website shall be treated as final and shall supersede any other versions for all purposes. Accordingly, the candidates are advised to visit our Bank's website www.iob.bank.in for detailed advertisement.**

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

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