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RECRUITMENT OF LOCAL BANK OFFICERS -2024

INDIAN BANK, a leading Public Sector Bank, with headquarters in Chennai invites Applications for Local Bank Officers. The selected candidates shall be posted in the applied state only.

The details of vacancies are as follows:

S.No.	State	Language Proficiency Desired	Total	SC	ST	OBC	EWS	GEN	HI	OC	VI	ID
1	Tamil Nadu / Puducherry	Tamil	160	24	12	43	16	65	2	2	1	1
2	Karnataka	Kannada	35	5	2	9	3	16	0	0	1	0
3	Andhra Pradesh &Telangana	Telugu	50	7	3	13	5	22	1	1	0	0
4	Maharashtra	Marathi	40	6	3	10	4	17	0	0	0	2
5	Gujarat	Gujarati	15	2	1	4	1	7	0	0	1	0
Total			**300**	**44**	**21**	**79**	**29**	**127**	**3**	**3**	**3**	**3**

ACTIVITY	DATES
On-line registration including Edit/Modification of Application by candidates & Payment of Application Fees/Intimation Charges (Online)	13.08.2024 - 02.09.2024

Abbreviations stand for: -

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

PAY SCALE AND EMOLUMENTS

Scale-I	48480	2000 7	62480	2340 2	67160	2680 7	85920

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

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Important Note:

- The above vacancies are provisional and may vary depending on the Banks actual requirement.
- The candidates will have to apply for vacancy of one state only. A candidate applying against vacancy of one state will not be eligible to apply against vacancy of any other state. Merit list will be drawn state wise and category wise.
- Selected candidates will be posted in the state against whose vacancy they are selected.
- Selected candidates will be posted within the State selected for the first 12 years of their service or upto their promotion to SMGS-IV Grade, whichever is earlier.
- Candidates should be proficient (reading, writing & Speaking) in the desired local language of the state (as per table above). Shortlisted candidates will have to appear in the local language proficiency test as a part of selection process before interview process. Candidates who fails to qualify this test will not be offered appointment.
- One advance increment in pay will be given for each prior completed year of service as Officer in Scheduled Commercial Banks subject to a maximum of 02 (two) increments where the existing job profile of the candidates specifically matches with the job profile of a Scale –I Generalist officer of Indian Bank. Candidates shall have to submit job profile certified by their existing / previous employer(s) with whom they are / were employed. In case their job profile does not match substantially or is different than the job profile of a Scale –I Generalist officer of Indian Bank, then no increment shall be payable. Decision of the Bank in this regard would be final and binding on all candidates. No representation or correspondence will be entertained by the Bank in this regard.
- Candidates working with subsidiaries of Scheduled Commercial Bank will not be eligible to for one increment.
- Prior experience will not be considered for any service seniority.

ELIGIBILITY CRITERIA

NATIONALITY / CITIZENSHIP

A candidate must be either -

(i) a Citizen of India or

(ii) a subject of Nepal or

(iii) a subject of Bhutan or

(iv) a Tibetan Refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or

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

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AGE, EDUCATIONAL QUALIFICATION AND POST QUALIFICATION WORK EXPERIENCE

The date for fulfillment of eligibility for Age, Educational/Professional/ Qualification and Work Experience is 01/07/2024.

S.No	Post	Age limit (Years)	Educational Qualification
1	Local Bank Officers (Scale-I)	Min -20 Max -30	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India or any equivalent qualification recognized as such by the Central Government. The candidate must possess valid Mark-sheet / Degree Certificate that he/ she is a graduate on the day he / she registers and indicate the percentage of marks obtained in Graduation while registering online.

RELAXATION IN UPPER AGE LIMIT

S No.	Category	Age Relaxation
A	Scheduled Caste/ Scheduled Tribe candidates	5 Years
B	Other Backward Classes (Non-Creamy Layer) candidates	3 Years
C	Persons with Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act, 2016"	10 Years
D	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
E	Persons affected by 1984 riots	5 Years

Note:

(i) The maximum age specified is applicable to General Category candidates and Economically Weaker Section (EWS) Category Candidates

(ii) 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 in Point No. C to E.

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

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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.

In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. Candidates belonging to OBC category but coming under creamy layer 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) 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.

Reservation for Persons with Benchmark Disabilities

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

A. "OC" category:

A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims. Orthopedically challenged persons are covered under locomotor disability with following bench mark:

a."Leprosy cured person" means a person who has been cured of leprosy but is suffering from:

i. Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;

ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;

iii. Extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;

b. "Cerebral palsy" means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;

c. "Dwarfism" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;

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d. "Muscular dystrophy" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;

e. "Acid attack victims" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

B. Visual Impairment ("VI" Category):

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

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

b. Low Vision:

i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections;
OR
ii. Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

C. Hearing Impaired ("HI" Category):
a. Deaf: means person having 70 DB hearing loss in speech frequencies in both ears.

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

D. "ID" Category:

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

Intellectual disability.

a. Autism Spectrum disorder (ASD) means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.

b. "Specific Learning Disability" (SLD) means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.

c. "Mental Illness" (MI) means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by sub normality of intelligence.

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

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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 vacancies for the persons with benchmark disabilities will be as prescribed in the “The Rights of Persons with Disabilities Act, 2016” .

(i) Guidelines for Persons With Benchmark Disabilities using the services of a Scribe

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No. 16-110/2003-DDIII 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:

- 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. Such candidates shall also, upload their certificate while filling the application form.
- The scribe may be from any academic stream. 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
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- The scribe arranged by the candidate should not be a candidate for the online examination under this recruitment project. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.
- Only candidates registered for compensatory time (at the time of online registration) will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.

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- During the exam at any stage if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions. In such cases, the Candidate and scribe may also be debarred from all examinations of the Bank for two years.

- A scribe can act as scribe for only one candidate.

(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 (VI) candidates

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

- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

(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).

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

A compensatory time of not less than 20 minutes per hour of the examination shall be allowed for persons who are eligible for getting scribe. In case the duration of the examination is less than an hour, then the duration of the compensatory time shall be allowed on pro-rata basis.

NOTE:

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

(b) Bank reserves the right to conduct re-exam if there is doubt about the genuineness/ validity of candidate's score/ performance.

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;

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

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

3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for document verification/interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/interview.

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

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

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation.
These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

SELECTION PROCEDURE

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

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

Wherever test is held, the test structure will be as follows

Subject	No of Questions	Maximum marks	Medium of Exam	Time allotted for each test (Separately timed)
Reasoning & Computer Aptitude	45	60	English & Hindi	60 minutes
General/ Economy/ Banking Awareness	40	40	English & Hindi	35 minutes
English Language	35	40	English	40 minutes
Data Analysis & Interpretation	35	60	English & Hindi	45 minutes
TOTAL	155	200		3 hours

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Penalty for wrong answers in test	1/4th of the mark allotted to the respective question for which a wrong answer is given. There shall be no penalty for an unattended question.
Cut off score in Test	Number of candidates to be called for interview based on the performance in the written test is 3 times of vacancy for unreserved category and 5 times of vacancy for reserved category. Depending upon the number of vacancies, cut-offs on total mark will be decided and candidates will be shortlisted for interview.

Interview	Total marks in the interview will be 100.
Minimum Qualifying marks in Test and Interview	The minimum qualifying mark in Test and Interview is 40 % for candidates belonging to unreserved category / EWS and 35 % for candidates belonging to SC/ST/OBC/PWBD categories. In case sufficient number of candidates are not available as per the qualifying criteria then Bank reserves the right to lower the qualifying marks / cut-off as per its sole discretion.
Weightage of Test and Interview	1.Wherever Test is held the weightage for Test and Interview will be 80:20 2. Wherever selection is by shortlisting of applications followed by interview the weightage will be 100 % of the Interview Score.
Merit Order in Test, Interview and Final Merit List	In the event of two or more candidates having obtained the same score in Test / Interview, merit order shall be decided as per date of birth (the candidate senior in age is placed before / above the candidate junior in age).

PROBATION AND CONFIRMATION

The selected candidates will be on probation for a period of 2 years from the date of joining. Their confirmation in the Bank's service will be decided in terms of the provisions of Indian Bank Officers Service Regulations, 1979.

FINANCIAL CUM SURETY BOND FOR MINIMUM PERIOD OF SERVICE

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

HOW TO APPLY

Detailed guidelines/procedures for:

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

Candidates can apply from 13.08.2024 to 02.09.2024. No other mode of application will be accepted.

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Important points to be noted before registration

Before applying online, candidates should:

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

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

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

d. Signature in CAPITAL LETTERS will NOT be accepted.

e. The text for the hand written declaration is as follows – "I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

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

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

APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

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

Application Procedure

a) Candidates to visit the Bank's website www.indianbank.in and click on the careers page and then click on Recruitment of Local Bank Officers - 2024.
b) To register applications, choose the tab "**Click here for New Registration**" enter Name, contact details and e-mail-ID. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and

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Password. An e-mail & SMS intimating the Provisional Registration number and Password will also be sent.

c) In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing “SAVE AND NEXT” tab. Prior to submission of the online application, candidates are advised to use the “SAVE AND NEXT” facility to verify the details in the online application form and modify the same if required. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.
d) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the FINAL SUBMIT BUTTON.
e) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets. Any change/alteration found may disqualify the candidature.
f) Validate your details and Save your application by clicking the ‘Validate your details’ and ‘Save & Next’ button.
g) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature - (Annexure II).
h) Candidates can proceed to fill other details of the Application Form.
i) Click on the Preview Tab to preview and verify the entire application form before COMPLETE REGISTRATION.
j) Modify details, if required, and click on ‘COMPLETE REGISTRATION’ only after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
k) Click on ‘Payment’ Tab and proceed for online payment.
l) The process of Registration is complete only when fee is deposited with the Bank through Online mode on or before the last date for payment of fee.

Payment of Fees (Online Mode Only)

a) Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.
b) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
c) The payment can be made by using Debit or Credit cards or Internet Banking by providing information as asked on the screen. Transaction charges for online payment, if any, will be borne by the candidates.
d) 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
e) On successful completion of the transaction, an e-Receipt will be generated.
f) 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.
g) 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.
h) 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.
i) To ensure the security of your data, please close the browser window once your transaction is completed.

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

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

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

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

CALL LETTERS

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

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

EXAMINATION CENTRES FOR TEST AND INTERVIEW

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

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

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

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

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

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- Mark sheets or certificates for educational qualifications. Proper document from Board / University for having declared the result on or before 01/07/2024 has to be submitted.

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

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

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

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

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

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

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

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

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- Multiple attempts/ appearances in the test / interview will be summarily rejected / candidature cancelled.

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

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

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

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

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

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

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

- The possibility of occurrence of a problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

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

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

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

- **Bank reserves the right to cancel the recruitment process entirely at any stage.**

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

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

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

- Please note that all the particulars mentioned in the online application form including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the online application form or omission to provide the required details in the online application form.

BIOMETRIC/ IRIS SCAN DATA – Capturing and Verification :

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

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

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

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

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

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

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

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IDENTITY VERIFICATION:

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

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

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

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

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

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

At the time of test, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- using unfair means or
- impersonating or procuring impersonation by any person or
- misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- resorting to any irregular or improper means in connection with his/ her candidature or
- obtaining support for his/ her candidature by unfair means, or
- carrying mobile phones or similar electronic devices of communication in the Test / Interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :
    - to be disqualified from the examination for which he/ she is a candidate
    - to be debarred either permanently or for a specified period from any examination conducted by Bank
    - for termination of service, if he/ she has already joined the Bank.
    - Bank may be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

ANNOUNCEMENTS

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

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

DISCLAIMER

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the recruitment undertaken by Bank in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect. Clarifications / decisions given / to be given by the Chief General Manager (CDO & CLO), Indian Bank, regarding this process for recruitment of Specialist Officers shall be final and binding.

Place :Chennai **Dated:13.08.2024** **Chief General Manager (CDO & CLO)**

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Annexure I

Examination Centers for Test

State / UT / NCR	Test Centre
Andaman & Nicobar	Port Blair
Andhra Pradesh	Vijaywada/Guntur, Vishakhapatnam
Arunachal Pradesh	Itanagar/ Naharlagun
Assam	Guwahati
Bihar	Patna, Purnea
Chandigarh	Chandigarh/Mohali
Chhattisgarh	Raipur, Bilaspur
Dadra & Nagar Haveli	Surat
Daman & Diu	
Delhi/NCR	Delhi, Faridabad, Ghaziabad, Greater-Noida
Goa	Panji
Gujarat	Ahmedabad / Gandhinagar
Haryana	Ambala
Himachal Pradesh	Hamirpur, Mandi
Jammu & Kashmir	Jammu, Srinagar
Jharkhand	Ranchi, Dhanbad
Karnataka	Bengaluru, Hubli
Kerala	Ernakulam, Thiruvananthapuram
Lakshadweep	Kavaratti
Madhya Pradesh	Bhopal
Maharashtra	Chhatrapati Sambhaji Nagar (Aurangabad), Mumbai / Navi Mumbai / Thane / MMR Region, Nagpur, Pune
Manipur	Imphal
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima
Odisha	Bhubaneshwar, Sambalpur
Puducherry	Puducherry
Punjab	Amritsar, Mohali, Patiala
Rajasthan	Jaipur, Udaipur
Sikkim	Gangtok
Tamil Nadu	Chennai, Madurai, Tirunelveli
Telangana	Hyderabad / Secundarabad
Tripura	Agartala
Uttar Pradesh	Allahabad, Lucknow, Meerut, Kanpur, Noida
Uttarakhand	Dehradun, Roorkee
West Bengal	Greater Kolkata, Siliguri

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

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Annexure II

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

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

Photograph Image:

- 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.

Signature Image:

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Attendance sheet and wherever necessary.
- The applicant's signature obtained on the call letter and attendance sheet at the time of the examination should match the uploaded signature. In case of mismatch, the applicant may be disqualified.
- 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 in CAPITAL LETTERS shall NOT be accepted.

Left Thumb Impression Image:

- The applicant has to put his/her left thumb impression on a white paper with black or blue ink.
- The type of file should be jpg/jpeg
- Dimension: 240x240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm *3cm (Width *Height)
- File Size: 20 KB – 50 KB

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Hand-written declaration Image:

- The hand-written declaration has to be in the candidate's hand writing and in English only. 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 the text of declaration typed and put their left-hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications.)
- 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 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."

Scanning the photograph, signature Left Thumb Impression & Hand-written Declaration:

- 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, 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 photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph) & 20 kb(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in another photo editor also.
- 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/her photograph, signature and Thumb Impression.

Procedure for Uploading the Photograph, Signature, Thumb Impression and Handwritten declaration

- There will be separate links for uploading Photograph, Signature, Thumb Impression & Hand-written declaration
- Click on the respective link
- Browse and Select the location where the Scanned Photograph / Signature/Thumb Impression/Hand-written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button

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- 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, Thumb Impression, Signature, Hand-written declaration as specified.

Note:

1) In case the face in the photograph or signature or Thumb Impression is unclear the candidate's application may be rejected.
2) After uploading the photograph/ signature/thumb impression 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 thumb impression is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or thumb impression prior to submitting the form.
3) Candidate should also ensure that photo is uploaded at the place of photo, signature at the place of signature and Left thumb impression at Thumb Impression. 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 the Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
6) After registering online candidates are advised to take a printout of their system generated online application forms.

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Annexure III

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 :