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पेंशन निधि विनियामक एवं विकास प्राधिकरण
PENSION FUND REGULATORY AND DEVELOPMENT AUTHORITY

Advt. No. 01/2025 23.06.2025

RECRUITMENT OF OFFICER GRADE 'A' (ASSISTANT MANAGER) 2025

GENERAL, FINANCE AND ACCOUNTS, INFORMATION TECHNOLOGY, RESEARCH (ECONOMICS), RESEARCH (STATISTICS), ACTUARY, LEGAL AND OFFICIAL LANGUAGE (RAJBHASHA) STREAMS

Pension Fund Regulatory and Development Authority (PFRDA/ Authority), is one of the regulators in the financial sector established under *PFRDA Act, 2013* with the mandate to promote, develop and regulate the Pension Sector in India.

IMPORTANT DATES TO REMEMBER	
Activity	**Important Dates (PFRDA shall have the right to make any changes in schedule or terminate this process without any notice)**
On-line Application and Payment of fee	**23.06.2025 – 06.08.2025**
Availability of Call Letters for **Phase – I** & **Phase – II** On-line Examinations on PFRDA website	Will be intimated by E-mail/SMS. General information shall be hosted on PFRDA's website. Candidates to regularly check the website.
Phase - I On-line Examination	September 06, 2025 (Saturday)
Phase - II On-line Examination	October 06, 2025 (Monday)
Phase – III Interview	Will be intimated to candidates successful in Phase II by E-mail/SMS.

Applicant(s) may exercise caution with respect to false information and promises regarding securing any post in PFRDA and should immediately bring to the notice of the Authority, of such illegal activities/practices.

PFRDA hereby invites applications from Indian citizens for filling up the posts of Officer Grade 'A' (Assistant Manager) for the General, Finance and Accounts, Information Technology, Research (Economics), Research (Statistics), Actuary, Legal and Official Language (Rajbhasha) Streams. PFRDA reserves the right to, fill up or not to fill up any of all posts or terminate this process completely at any stage and accordingly, the applicant(s) shall have no right to participate further in the selection process or being granted appointment. PFRDA shall also have the right to increase or decrease the posts based on its assessment, at any stage without any vested right in the applicant(s).

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Participation in this selection process or qualifying at any stage of the selection process shall not vest any right in the candidates to be offered the appointment, which shall be based on the internal requirement of the Authority. Other than the reservation prescribed in this advertisement to any category of candidates based on Government instructions, there shall be no further reservation available to any candidate.

Stream	Number of Posts					Total Posts	Out of which PwBD*	Educational Qualification (As on 31.07.2025)
	SC	ST	OBC	EWS#	UR/ GEN			
General	1	1	2	1	3	8	1* – Autism, ID,SLD,MI or Multiple Disabilities	Master's Degree in any discipline or Bachelor's Degree in Law or Bachelor's Degree in Engineering from a recognized University or ACA/ FCA from ICAI or ACS/ FCS from ICSI or ACMA/ FCMA from ICMAI (erstwhile AICWA/ FICWA from ICWAI) or CFA from CFA Institute.
Finance and Accounts	1	-	-	1	-	2	-	Graduation from a recognized university **AND** ACA/ FCA from ICAI or ACS/ FCS from ICSI or ACMA/ FCMA from ICMAI (*erstwhile AICWA/ FICWA from ICWAI*) or CFA from CFA Institute.
Information Technology (Preferably in Artificial Intelligence (AI) and Machine Learning (ML))	-	-	1	-	1	2	-	Bachelor's Degree in Engineering (electrical / electronics and communication / information technology / computer science) or Masters in Computer Application or Bachelor's Degree in any discipline with a post graduate qualification (minimum 2 years duration) in computers / information technology. OR Bachelor's Degree in Engineering with specialization in AI and ML / Masters in Computer Application with specialization in AI and ML / B.Sc. with specialization in AI and ML/ Bachelor's Degree in any discipline with a post graduate qualification (minimum 2 years duration) in computers/ information technology with specialization in AI and ML.

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Stream	Number of Posts					Total Posts	Out of which PwBD*	Educational Qualification (As on 31.07.2025)
	SC	ST	OBC	EWS#	UR/ GEN			
Research (Economics)	-	-	1	-	-	1	-	Master's Degree in Statistics/ Economics/ Commerce/ Business Administration (Finance)/ Econometrics.
Research (Statistics)	-	1	-	-	1	2	-	Master's Degree in Statistics/ Economics/ Commerce/ Business Administration (Finance)/ Econometrics.
Actuary	-	-	-	-	2	2	-	Graduation from a recognized University / Institute **AND** Pass or exemption in all Seven (07) 'Core Principles' subjects of the Institute of Actuaries of India (IAI) Examination.
Legal	-	-	1	-	1	2	-	Bachelor's Degree in Law from a recognized University/ Institute.
Official Language (Rajbhasha)	1	-	-	-	-	1	-	Master's Degree in Hindi with English as one of the subjects at Bachelor's Degree level or Master's Degree in Sanskrit/ English/ Economics/ Commerce with Hindi as a subject at Bachelor's Degree level from a recognized University/ Institute.
Total	3	2	5	2	8	20	1*	

***Abbreviations**: SC: Scheduled Caste, ST: Scheduled Tribe, OBC: Other Backward Classes, EWS: Economically Weaker Sections UR/GEN: Unreserved/General, PwBD: Persons with Benchmark Disabilities, ID-Intellectual Disability, SLD-Specific Learning Disability and MI-Mental Illness OR Multiple Disabilities.*

Candidates belonging to OBC category but in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as '(UR/GEN)'.

Candidates ought to be computer literate and conversant with MS–Office (Word and Excel) applications.

Note I: A Post Graduate Diploma in any discipline from a recognized University/ Institute will be acceptable as educational requirement for General stream and a Post Graduate Diploma in Statistics / Economics / Commerce / Business Administration (Finance)/ Econometrics will be acceptable as educational requirement for Research Streams, provided the same is recognized as equivalent to a Master's Degree in that discipline by the Govt. of India. The onus to provide necessary document in this regard shall be on the candidates.

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Note II: Candidates are permitted to apply for maximum of 2 streams only for which he/she is eligible to apply, as per their educational qualifications. Separate on-line application for each stream will have to be submitted and requisite fees is to be paid for each such application. In case a candidate applies for more than once in a Single Stream and/ or applies for more than 2 Streams, only the last application made shall be considered valid and the other applications shall be summarily rejected. No fee shall be refunded in such cases.

Request for change/ correction in any particulars (including category) in the application form, once application is finally submitted, will not be entertained under any circumstances. No correspondence/ phone/ email will be entertained in this regard. Candidates are thus advised to fill up the online application carefully and furnish the correct information in the application.

Note III: The officers recruited in any stream are liable to be posted to any department of PFRDA, and are required to perform the duties assigned. The candidates are also liable to serve anywhere in India, wherever the requirement of the Authority arises in discharge of its obligations.

Note IV: The candidate must hold a valid degree from any of the recognized Universities incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University under Section-3 of the University Grants Commission Act, 1956, or possess an equivalent qualification from a Foreign University recognized by the Association of Indian Universities/Government of India.

Note V: The date of passing eligibility examination will be the date appearing on the mark sheet or provisional certificate issued by the University/Institute. In case the result of a particular examination is posted on the website of the University/Institute, a certificate issued by the appropriate authority of the University/Institute indicating the date on which the result was posted on the website will be taken as the date of passing.

Note VI: Candidates who have appeared for the final qualifying examinations and awaiting their results are eligible to appear in Phase I, Phase II & Phase III of selection process. However, the offer to join, if any, shall be subject to production of necessary documents evidencing successfully obtaining the requisite qualification, within the time granted for production. No extension of time shall be permitted under any circumstances and the offer shall stand withdrawn, without notice.

Note VII: Any selection/appointment shall be provisional and subject to verification by the Authority of the personal information submitted by the candidates. If such information furnished is found at any stage (during or after selection/appointment or confirmation) to be false/incorrect or based on false or incorrect documents or if the candidate has used any form of undue influence or unfair means to secure appointment, his/her candidature/selection/appointment/confirmation is liable to be cancelled at any stage in his/her career with PFRDA.

*** Persons with Benchmark Disabilities (PwBD)**:

a. The specified disabilities are:

   i. Blindness and Low Vision

   ii. Deaf and Hard of Hearing

   iii. Locomotor Disability including Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attack Victim and

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Muscular Dystrophy,

iv. Autism, Intellectual Disability, Specific Learning Disability and Mental Illness,

v. Multiple Disabilities from amongst persons under clauses (i) to (iv) including deaf- blindness

The admissible candidates may belong to any category (i.e., GEN/SC/ST/OBC/EWS) and they will be eligible for age relaxations. Reservation for PwBD is horizontal and within the overall vacancies for the posts. In case no suitable person with benchmark disability as advertised is available for filling up the reserved vacancy, the same shall be filled up in accordance with the provisions of The Right of Person with Disabilities Act, 2016 and the Central Govt. directives on the subject.

b. PwBD means a person with not less than forty per cent of a specified benchmark disability where specified disability has not been defined in measurable terms and are eligible to apply in the GEN/SC/ ST/OBC/EWS category. They will be eligible for concession in applicable fee.

 # Reservation for Economically Weaker Sections (EWSs)

Reservations for Economically Weaker Sections (EWSs) in recruitment is governed by Office Memorandum No.36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India.

Disclaimer: "EWSs vacancies are tentative and subject to further directives of Government of India and outcome of any litigation on the subject. The appointment is provisional and is subject to the Income & Asset certificate being verified through proper channels". Benefit of reservation under EWSs category can be availed upon production of an 'Income and Asset Certificate' issued by a Competent Authority on the format prescribed by Government of India.

Benefit of reservation under EWSs category can be availed upon production of an 'Income and Asset Certificate' valid for Financial Year 2025 – 26 issued by a Competent Authority on the basis of gross annual income of Financial Year 2024-2025 in the format prescribed by Government of India. Candidates may please note that they should be in possession of 'Income and Assets Certificate' as mentioned above issued on or after **01.04.2025** and before the date of document verification at the time of interview (Phase III). 'Income and Asset Certificate' shall be submitted by such candidates at the time of interview (if called for interview). No request for extension of time for production of 'Income and Asset Certificate' beyond the date of interview shall be permissible and they shall not be allowed to attend interview under any circumstances.

Age Limit (as on 31/07/2025):

a. A candidate must not have exceeded the age of thirty (30) years as on July 31, 2025 i.e., candidate must have been born on or after August 01,1995.

b. The upper age-limit prescribed above will be relaxable only in the following cases:

i. up to a maximum of five years for candidates belonging to a Scheduled Caste or a Scheduled Tribe where the posts are reserved for them;

ii. up to a maximum of three years in the case of candidates belonging to Other Backward Classes who are eligible to avail of reservation applicable to such candidates where the posts are reserved for them;

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c. Only candidates belonging to 'Non-Creamy Layer' (NCL) are eligible to apply under OBC Category. The OBC candidates who belong to 'Creamy Layer' are not entitled to apply under OBC Category.

Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'Unreserved'. Candidates belonging to the OBC (NCL) category should be in possession of OBC (NCL) certificate issued on or after 01.04.2025 and before the date of document verification at the time of interview. OBC (NCL) certificate shall be submitted by such candidates at the time of interview (if called for interview). No request for extension of time for production of OBC (NCL) Certificate beyond the said date shall be entertained. Candidates qualifying for Phase III, i.e. interview under OBC category would be required to submit OBC(NCL) certificate, as mentioned in the advertisement, at the time of interview. In case candidates fail to produce the same at the time of interview, they will not be allowed to appear for interview. Further, their request for interview under 'Unreserved' category shall not be entertained under any circumstances.

d. Relaxation of 10 (ten) years for PwBD candidates shall be applicable whether the post is reserved or not. Relaxation of 13 (thirteen) years for PwBD (OBC) candidates where vacancies are reserved for OBC candidates. Relaxation of 15 (fifteen) years for PwBD (SC/ST) candidates where vacancies are reserved for SC/ST candidates.

e. Relaxation of 5 (five) years for Ex-servicemen. Ex-servicemen include Emergency Commissioned Officers/Short Service Commissioned Officers, who have rendered at least five years continuous Military Service and have been released a) on completion of assignment (including those whose assignment is due to be completed within one year from July 31, 2025) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or b) on account of physical disability attributable to Military Service or c) on invalidment. Emergency Commissioned Officers/Short Service Commissioned Officers who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues certificates that they would be released on selection within three months from the date of receipt of offer of appointment.

f. Candidates belonging to the Scheduled Castes and the Scheduled Tribes and the Other Backward Classes who are also covered under the category of Persons with Benchmark Disabilities and Ex-servicemen will be eligible for grant of cumulative age- relaxation.

Where there is no vacancy reserved for OBC/SC/ST/EWS category candidates, such candidates can still apply. However, they will not be eligible for any relaxations. SC/ST/PwBD/women candidates are exempt from payment of application fee even in such case. OBC/PwBD/EWS candidates should possess a latest certificate to this effect issued by the Competent Authority in the Format prescribed by Government of India (*formats are available on the PFRDA website*).

I. **MODE OF SELECTION:** Mode of selection shall be a three-stage process i.e. Phase I (on – line Screening examination consisting of two papers of 100 marks each), Phase II (on – line examination consisting of two papers of 100 marks each) and Phase III (Interview).

a. <u>PHASE I ON-LINE EXAMINATION</u>:

An on – line screening examination consisting of two papers (Multiple Choice questions of 100 marks each) will be held on a date to be declared on the website of PFRDA. The exam will consist of:

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Paper	Streams/ Subject	Maximum Marks	No. of Questions	Duration
Paper 1 **All Streams**: Multiple choice questions on the subjects	English Language	25	20	60 minutes
	Quantitative Aptitude	25	20	
	Test of Reasoning	25	20	
	General Awareness (including some questions related to Financial Sector)	25	20	
	Total	**100**	**80**	
Paper 2	**General Stream**: Multiple choice questions on subjects Commerce, Accountancy, Management, Finance, Costing, Companies Act, Economics and Pension Sector.	**100**	**50**	40 minutes
	Information Technology, Finance and Accounts, Research (Economics), Research (Statistics), Legal and Official Language (Rajbhasha) Streams: Multiple choice questions on Specialised subject related to stream.	**100**	**50**	40 minutes

i. There shall be negative marking (1/4th of marks assigned to the question) for the Paper 1 and Paper 2 in Phase I.
ii. Candidates would need to secure separate cut-offs in each paper as well as aggregate cut-off marks in Phase I to be shortlisted for Phase II.
iii. The minimum aggregate cut-off marks for being shortlisted for Phase II will be decided by the Authority in relation to the number of vacancies.
iv. Marks obtained in Phase I shall be used only for the purpose of shortlisting candidates for Phase II and will not be counted towards final selection of the candidates.
v. Candidates, who have cleared Phase I, will be intimated the date and time for Phase II by e-mail and/or call letter and list of such candidates will also be made available on the website of PFRDA.

b. PHASE II ON-LINE EXAMINATION:

An on – line examination consisting of two papers of 100 marks each will be held on a date to be declared on the website of PFRDA. The exam will consist of:

Paper	Streams/ Subject	Maximum Marks	No. of Questions	Duration
Paper 1	**All Streams**: English (Descriptive Test) to test the drafting skills	**100**	**3**	60 minutes
Paper 2	**General Stream**: Multiple choice questions on subjects Commerce, Accountancy, Management, Finance, Costing, Companies Act, Economics and Pension Sector.	**100**	**50**	40 minutes
	Information Technology, Finance and Accounts, Research (Economics), Research (Statistics), Legal and Official Language (Rajbhasha) Streams: Multiple	**100**	**50**	40 minutes

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	choice questions on Specialised subject related to stream.			

i. Candidates shortlisted for Phase II will be issued new call letters.
ii. For candidates who have applied in multiple streams, Paper II will be conducted in various shifts, the timings of which will be intimated in the call letter.
iii. There shall be negative marking (1/4th of marks assigned to the question) for the Paper 2 in Phase II.
iv. Candidates would need to secure separate cut-offs in each paper as well as aggregate cut-off marks in Phase II to be shortlisted for Phase III.
v. The minimum aggregate cut-off marks for being shortlisted for Phase III will be decided by the Authority in relation to the number of vacancies.
vi. Paper 1 will be evaluated only of such candidates who obtain minimum qualifying marks in Paper 2.
vii. Shortlisted candidates will be intimated the date and time for Phase III (Interview) by e- mail and/or call letter and list of such candidates will also be made available on the website of PFRDA.

Note I: All question papers (in both the Phase I & Phase II, except the Test of English) will be set bilingually in Hindi and English.

Note II: Syllabus for the papers in both the Phase I & Phase II is available in the **Annexure** to this Advertisement.

c. PHASE III INTERVIEW:

Only the shortlisted candidates after Phase-II will be called for interview. Application-cum-intimation fee shall not be refunded to the candidates not shortlisted for Phase II on-line examination and Phase III Interview. Candidate may opt for interview either in Hindi or English.

Note: The marks obtained in **Phase II On-line Written Examination** will be allotted a weightage of 85%, while the marks obtained in **Phase III Interview** will be allotted a weightage of 15%. The final selection shall be based on total marks secured in Phase-II and Phase-III.

PFRDA reserves the right to modify the selection process at any stage and in any manner as it may deem necessary to get the right candidates.

If a selected candidate, who has been issued the offer of appointment, does not join the post within the time stipulated, PFRDA may offer the appointment to the next candidate in the list, if it deems fit. There shall be no obligation whatsoever on PFRDA to make any such offer to the next candidate, nor shall there be any vested right in any such candidate to be given the offer. PFRDA may, in such circumstances, opt not to fill the post at all.

II. SERVICE CONDITIONS / PAY AND ALLOWANCES:

a. Probation: The successful candidates recruited for the post of Officer Grade 'A' (Assistant Manager) shall undergo probation of one year.

The candidates shall be confirmed in the services of PFRDA subject to their satisfactory

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performance during the probation period and verification of character and antecedents from the concerned authorities.

Notwithstanding the above, if at any stage post recruitment, it is discovered that the appointed candidate was ineligible in any manner, his/her services are liable to be dispensed with.

b. **Pay:** The pay scale of Officers in Grade 'A' is Rs. 44500-2500(4)-54500-2850(7)-74450-EB-2850(4)-85850-3300(1)-89150 (17 years).

Presently, the gross emolument including PFRDA's contribution towards National Pension System (NPS), Grade Allowance, Special Allowance, Special Grade Allowance, Dearness Allowance, Local Allowance, Family Allowance, Special Compensatory Allowance, Learning Allowance and Housing Allowance, etc. at the minimum of scale is approx. Rs.1,57,000/- per month.

c. **Benefits**: Other benefits include viz., Leave Fare Concession, Medical Expenses (Hospitalisation and Non-Hospitalisation), Personal Accident Insurance, Eye Refraction/ Cost of Spectacles, Education Allowance, Knowledge Updation Allowance, Briefcase, Conveyance Expenses, House Cleaning Allowance, Staff Furnishing Scheme, Scheme for Purchasing Computers, Pluxee Meal Card and all other benefits as are admissible to an Officer Grade 'A' in PFRDA.

d. **Posting:** The recruited officer shall be governed by the provisions of the Pension Fund Regulatory and Development Authority (Employees' Service) Regulations 2015 (as amended) and be liable to serve anywhere in India.

III. EXAMINATION CENTRES:

a. The Phase I on-line examination will be held at the following centers:

East Zone	West Zone	North Zone	South Zone	Central Zone
Kolkata	Mumbai / Navi Mumbai / Thane/ Mumbai Metropolitan Region	Chandigarh / Mohali	Chennai	Bhopal
Patna	Surat/ Bardoli	Delhi / NCR	Hyderabad	Nagpur
Guwahati	Ahmedabad / Gandhinagar	Lucknow	Trivandrum	Raipur
Bhubaneshwar	Jaipur	Jammu	Bangalore	Indore
Ranchi	Pune	Dehradun	Visakhapatnam	Prayagraj
Imphal	Hubli/ Dharwad	Meerut	Ernakulam	Kanpur
Siliguri	Chhatrapati Sambhajinagar	Haldwani	Madurai	
Agartala	Nasik		Coimbatore	
Muzaffarpur	Panaji		Vijayawada/Guntur	

b. The Phase II on-line examination will be held at the following centers:

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East Zone	West Zone	North Zone	South Zone	Central Zone
Kolkata	Mumbai / Navi Mumbai / Thane/ Mumbai Metropolitan Region	Chandigarh / Mohali	Chennai	Bhopal
Patna	Ahmedabad / Gandhinagar	Delhi / NCR	Hyderabad	Nagpur
Guwahati	Jaipur	Lucknow	Ernakulam	Raipur
Bhubaneshwar			Bangalore	
Ranchi				

c. Candidates can provide their preference of upto three centers center for Phase I and one center for Phase II in the online application. Choice of center by candidates for Phase I and Phase II Examinations can be different and must be indicated in the online application. Candidates will appear for the online examination at an Examination Center, as mentioned in the call letter, irrespective of their choice, at their own risks and expenses. PFRDA does not make any arrangements for travelling/boarding/lodging of candidates. PFRDA will not be responsible for any injury or losses of any nature arising out of this process.

d. **Note:** Notwithstanding the aforesaid provision, PFRDA reserves the right to change the center at its discretion. All the Examination Centers will cater to examination for Multiple Disabilities/Low Vision Candidates in their respective centers. Candidates admitted to the examination will be informed of the time table and place or places of examination. The candidates should note that no request for change of center will be entertained under any circumstances.

e. Candidates applying for two streams should opt for the same centers for Phase I and Phase II at the time of applying.

f. The venue for the Phase III Interview will be intimated to the shortlisted candidates in their interview call letter.

IV. APPLICATION-Cum-INTIMATION FEE (NON-REFUNDABLE):

Category of Applicant	Amount of Fee (Non-Refundable) (in INR)
Unreserved/GEN, EWS & OBC	Rs. 1,000/- (inclusive of GST)
SC/ST/PwBD/Women	Nil

Important Note: **Separate on-line applications for each stream will be required to be filled with payment of requisite fee to be paid for each such application, except where fee payment is exempted. Under no circumstances fee once paid shall be refundable to any candidate.**

V. NOTE FOR PERSONS WITH BENCHMARK DISABILITIES:

Definition of Person with Benchmark Disabilities

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Reservation will be applicable to Persons with Benchmark Disabilities as per Section 34 of "Rights of Persons with Disabilities Act, 2016" as has been indicated. The disabilities specified in the Schedule of Rights of Persons with Disabilities Act, 2016 are as below:

1. Physical Disability:

A. Locomotor disability (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:

(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 butwith no manifest deformity;
  (ii) manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them toengage in normal economic activity;
  (iii) extreme physical deformity as well as advanced age which prevents him/her from undertaking anygainful occupation, and the expression "leprosy cured" shall construed accordingly;

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

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

(d) "muscular dystrophy" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing informationin 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:

(a) "blindness" means a condition where a person has any of the following conditions, after best correction:
  (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" means a condition where a person has any of the following conditions, namely:
  (i) visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eyewith 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 impairment:

(a) "deaf" means persons 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;

2. Intellectual disability, a condition characterized by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behavior which covers a range of every day, social and practical skills, including:

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(a) "specific learning disabilities" 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;

(b) "autism spectrum disorder" 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.

(c) "mental illness" 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 subnormality of intelligence.

3. Multiple Disabilities (more than one of the above specified disabilities) including deaf blindness which means a condition in which a person may have combination of hearing and visual impairments causing severe communication, developmental, and educational problems.

4. PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide The Rights of Persons with Disabilities Act, 2016 (RPWD Act, 2016). Such certificate shall be subject to verification/ re-verification, as may be decided by PFRDA.

GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason, can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:

- Candidate should ensure that he/ she is eligible to use a scribe as per the Government of India rules governing the recruitment of Persons with Benchmark Disabilities.
- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking in the prescribed format with passport size photograph of the scribe along with call letter at the time of examination 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 fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination. Proforma of undertaking will be made available on PFRDA website on or before the Call Letters for the online examination are made available on the PFRDA website.
- 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.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- A person acting as scribe for one candidate cannot be a scribe for another candidate. In addition,

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the scribe arranged by the candidate should not be a candidate for the same examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will becancelled. 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 favorably entertained.

- Only candidates registered for compensatory time 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.

(i) 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).

(ii) Guidelines for Visually Impaired candidates:

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

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

GUIDELINES FOR PERSONS WITH DISABILITIES

i. A compensatory time of twenty minutes per hour shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing theperformance of function (minimum of 40% impairment) and for Visually Impaired candidates under LowVision (who suffer from not less than 40% of disability).
ii. 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 of examination. The facility of viewing the contents of the test in magnifying font will be available to Visually Impaired candidates.

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.

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

VI. PRE-EXAMINATION TRAINING FOR SC/ ST/ PwBD/ OBC/ EWS CANDIDATES:

PFRDA will arrange pre-examination training for SC/ ST/ PwBD/ OBC/ EWS candidates, free of cost through online mode. Candidates, who desire to avail of the training, may apply separately by email at **recruitment.hr@pfrda.org.in** in the following format along with **a scanned copy of the Caste/ Income and Asset/ Disability certificate**, on or before the last date of submission of online application form.

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Sr. No.	Description	Details (Fill in Capital Letters)
1	Name (Including Surname)	
2	Father's/Husband 's Name	
3	Category (SC/ST/PwBD/OBC/EWS)	
4	Caste Name	
5	Designation of Caste/EWS/PwBD Certificate Issuing Authority & Date of Issue	A. Designation: B. Date of Issue:
6	Place of Issue (Village, Tehsil, District and State/Union Territory)	
7	Address for Correspondence of the Candidate with PIN Code	
8	E-mail	
9	Mobile No.	
10	Online Application Registration No.	
11	Date & Transaction No. of e-receipt for payment of application-cum-intimation fee amount (if applicable)	

a. The pre-examination training shall be conducted through on-line mode only.

b. The medium of communication will be English/Hindi.

c. The details of the Pre-examination training will be communicated to the candidates only via email.

d. Depending on the response and the administrative feasibility, the right to cancel the pre-examination training is reserved by PFRDA. PFRDA shall not entertain any correspondence in the event of cancellation of the training.

e. By merely attending the pre-examination training, no candidate acquires any right to be selected in PFRDA.

VII. GENERAL INSTRUCTIONS:

a. Candidate who is eligible and desires to apply for the above post should submit an **ON-LINE application only** with requisite fee (wherever applicable). No other means/mode of application will be accepted.

b. Fees sent in any other manner not prescribed in this advertisement and / or the application submitted withoutdepositing the fee/ intimation charges would be summarily rejected and no correspondence shall be entertained in this regard.

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c. Candidates should carefully read the advertisement and fully satisfy themselves about their eligibility for the post applied for. Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/EWS/Ex-servicemen must ensure that they are strictly entitled to such reservation/ relaxation as per eligibility prescribed. At the time of the interview, they should also be in possession of all the requisite certificates with regard to reservation in the prescribed format in support of their claim as stipulated for such benefits and these certificates should be dated earlier than the due date (closing date) of the application.

d. If the candidates are not eligible or have knowingly or willfully furnished incorrect or false particulars or suppressed material information, their candidature will be liable to be cancelled at any stage of the selection.If the candidate qualifies in the selection process and subsequently it is found that he/she does not fulfill the eligibility criteria, his/her candidature will be cancelled and if appointed, the appointment would be terminated without any notice or compensation.

e. Candidates who are already in service of Govt./ Quasi-Govt. Organizations and Public Sector Banks/ Undertakings will have to produce a "**NO OBJECTION CERTIFICATE**" from their employer, at the time of Interview.

f. Before appointment in PFRDA, a proper discharge certificate from the employer will have to be produced at the time of joining, including settlement of bond, if any.

g. Outstation candidates called for Interview will be reimbursed single AC Three Tier return railway fare for journey by the shortest route, subject to submission of necessary documentary evidence.

h. PFRDA does not assume any responsibility for the candidates not being able to submit their applications within the last date.

i. In all matters regarding eligibility, conduct of examinations, interviews, assessment, prescribing minimum qualifying standards in both the Examination and Interview, in relation to number of vacancies and communication of result, PFRDA's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard. PFRDA also reserves the right to cancel the advertisement, fully or partly on any grounds or cancel recruitment to any vacancy indicated.

j. Canvassing in any form will disqualify the candidate.

k. Please note that Addendum, Corrigendum, Notices, etc. if any, issued on the above advertisement, will be published only on PFRDA'swebsite www.pfrda.org.in

l. Any resultant dispute arising out of this advertisement or during or after the selection process shall be subject to the exclusive jurisdiction of the Courts situated at New Delhi only (with the exclusion of all other Courts).

VIII. HOW TO APPLY:

Candidates are required to apply on-line through the website www.pfrda.org.in from **23/06/2025** to **06/08/2025** and no other mode of application will be accepted. Candidates **need not submit the system generated print out of the ON-LINE application to PFRDA's office.**

Detailed Guidelines/Procedures for:

A. Application Registration
B. Payment of Fees

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C. Uploading of Photograph
D. Uploading of Signature, Left Thumb impression and Handwriting declaration

A. APPLICATION REGISTRATION:

I. IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION:

Before applying online, candidates should

i. Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guidelines for uploading of photograph & signature scan.
ii. The left thumb impression should be properly scanned and not smudged. (**If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)**
iii. Scan the handwriting declaration ensuring that the document adheres to the required specifications as given under Guidelines for uploading of handwriting declaration. 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."

iv. The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. **(In the case of Visually Impaired candidates who cannot write, may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)**
v. Have a valid personal email ID and mobile number, which should be kept active till the completionof this Recruitment Process. PFRDA may send call letters for the Interview etc., through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she shouldcreate his/her new e-mail ID and mobile number before applying on-line and must maintain that email account and mobile number. **Under no circumstances, a candidate should share/mention e-mail ID to/ of any other person.**

II. APPLICATION PROCEDURE:

1. Applicants are required to go to PFRDA's website www.pfrda.org.in and open the link "**Careers**". Thereafter, open the Recruitment Notification entitled **"PFRDA RECRUITMENT EXERCISE -RECRUITMENT OF OFFICER GRADE A (ASSISTANT MANAGER) - 2025"** and click on the option "**APPLY ONLINE**" which will open a new screen.

2. To register application, choose the tab "**CLICK HERE FOR NEW REGISTRATION**" and enter Name, Contact details and Email-ID. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

3. In case the candidate is unable to complete the application form in one go, he/ she can save the data already entered by choosing "**SAVE AND NEXT**" tab. Prior to submission of the online application, candidates are advised to use the "**SAVE AND NEXT**" facility to verify the details in the online application form and modify the same if required.

4. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the "**COMPLETE**

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REGISTRATION" BUTTON.

5. The Name of the candidate and 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.

6. Validate your details and Save your application by clicking the "**VALIDATE YOUR DETAILS**" and"**SAVE & NEXT**" button.

7. Candidates can proceed to upload Photo, Signature, Left Thumb impression and hand writing declaration as per the specifications given in the Guidelines detailed under point "C" given below.

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

9. Click on the Preview Tab to preview and verify the entire application form before "**COMPLETE REGISTRATION**".

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

11. Click on "**PAYMENT**" Tab and proceed for payment.

12. Click on "**SUBMIT**" button.

13. Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application fees/intimation charges so collected shall be entertained by the Authority.

14. To avoid last minute rush, candidates are advised to pay the application fees/ intimation chargesand register online at the earliest.

15. Authority does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

B. PAYMENT OF FEES ONLINE MODE:

1. Payment of application fee/ intimation charges has to be done after successful registration of the application else application will be treated as cancelled.
2. Candidates have to pay the requisite fees/intimation charges only through ON-LINE mode.
3. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
4. The payment can be made by using only Debit Cards (Rupay/ Visa/ Master Card/Maestro), Credit cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
5. 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.
6. On successful completion of the transaction, an **E-Receipt** will be generated. **Candidates are required to take a printout of the e-receipt.**
7. Non-generation of **'E-Receipt**' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to **login** again using their Provisional Registration Number and Password and repeat the process of payment.

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8. Candidates are required to take a print of online Application Form containing fee details. **Please note that if the same cannot be generated, online transaction may not have been successful.**
9. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card,your bank will convert it to your local currency based on prevailing exchange rates.
10. To ensure the security of your data, please close the browser window once your transaction is completed.
11. There is facility to print application form containing fee details after payment of fees.

C. GUIDELINES FOR UPLOAD OF PHOTOGRAPH, SIGNATURE, LEFT THUMB IMPRESSION & HANDWRITING DECLARATION:

In case the face in the photograph or signature is unclear, the application may be rejected. Candidate may edit the application and re-upload the photograph/ signature in such case.

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

PHOTOGRAPH IMAGE:

- Photograph must be a recent passport size colour picture (4.5cm × 3.5cm)
- The picture should be in colour, against a light-coloured, preferably white background. Look straightat 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, sothat 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-50kb. Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, number of colours etc., during the process of scanning.

Photograph Capture:

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

Do's and Don'ts of Photo Capture

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

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Don'ts:

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

SIGNATURE, LEFT THUMB IMPRESSION AND HANDWRITING DECLARATION IMAGE:

- The applicant has to sign on white paper with Black Ink pen.
- The applicant has to put his left thumb impression on a white paper with **BLACK** or **BLUE** ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink.
- The signature, left thumb impression and the hand-written declaration should be of the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb – 20kb for signature and left thumb impression.
- Size of handwriting declaration should be 50 kb – 100 kb.
- Signature / Handwriting declaration in CAPITAL LETTERS shall NOT be accepted.

Please note that only a valid image will be accepted by the system as per the above specifications and only after successful upload of the documents, the application will proceed.

SCANNING THE DOCUMENTS:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / handwritten declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpegImage dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MSOffice can easily obtain documents in .jpeg format not exceeding 50kb (for photograph), 100 kb (for handwriting declaration), 20kb (signature) and 50kb (for left thumb impression) by using MS Paint or MS Office Picture Manager. Scanned documents in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50kb (for photograph), 100 kb (for handwriting declaration), 20kb (signature) and 50kb (for left thumb impression) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar optionsare available in other 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

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his/her photograph, signature, left thumb impression and handwriting declaration.

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

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

Procedure for Uploading the Photograph and Signature

- There will be separate links for uploading Photograph, signature, left thumb impression and handwriting declaration.
- Click on the respective link "Upload Photograph / signature / left thumb impression / hand writing declaration".
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression /hand writing declaration file has been saved.
- Select the file by clicking on it.
- Click the 'Open/Upload' button.

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

Note:

(1) In case the face in the photograph or signature or left thumb impression or the handwriting declaration is unclear / smudged the candidate's application may be rejected.
(2) After uploading the Photograph / signature / left thumb impression / handwriting declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. Incase the photograph or signature or left thumb impression or the handwriting declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.
(3) After registering online candidates are advised to take a printout of their system generated online application forms.

D. DOWNLOAD OF CALL LETTERS:

Candidates will have to visit the website for downloading call letters for online examination. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter which should be the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in this advertisement and also specified in the call letter and (iii) Photocopy of the same Photo Identity Proof as brought in original.

IX. CENTRE INSTRUCTIONS:

Note:

1. The examination will be conducted online in venues given in the respective call letters. The addresses

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of the venue will be advised in the call letter. Candidates are required to indicate the preferred test centre in the application form. PFRDA however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, depending upon the response, administrative feasibility, etc.

2. As far as possible candidates will be allotted to a centre of his/her choice. However, PFRDA, reserves the right to allot the candidate to any centre (either within the state or outside the state) other than the one he/she has opted for.

3. No request for change of centre/venue/date/ session for Examination shall be entertained.

4. Choice of centre once exercised by the candidate will be final. If sufficient number of candidates do not opt for a particular centre for "Online" examination, PFRDA reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, PFRDA reserves the right to allot any other centre (either within the state or outside the state) to the candidate.

5. Candidate will appear for the examination at an Examination Centre at his/her own risk and expenses and PFRDA will not be responsible for any injury or losses etc., of any nature.

X. IDENTITY VERIFICATION:

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

Ration Card and Learners License is **NOT** a valid ID proof.

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

Candidates reporting late i.e., after the reporting time specified on the call letter for examination will not be permitted to take the examination. The reporting time mentioned on the call letter will be prior to the start time of the test. Candidates may be required to be present at the venue for about 4-5 hours prior to the start of the examination for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions, etc.

BIOMETRIC DATA / IRIS – Capturing and Verification

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It has been decided to capture the biometric data (thumb impression) and the photograph of the candidates on the day of the Online Examination (Phase II) for the candidates who appear for the examination. **The photo captured will be matched with the photo uploaded by the candidate in the application. You must NOT change your appearance from the photo uploaded by you.**

The biometric data and photograph will be verified subsequently. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Candidates are requested to take care of the following points in order to ensure a smooth process

- 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.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.

OR

Photograph and IRIS will be captured at the examination venue. The photo captured will be matched with the photo uploaded by the candidate in the application. You must NOT change your appearance from the photo uploaded by you.

(IRIS scan is introduced in lieu of Biometric thumb impression due to covid-19 situation to avoid circulation of infection with multiple thumb impressions). Decision of the IRIS 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 IRIS scanning / verification on any occasion may lead to cancellation of candidature.

With regards to the same, please note the following:
(a) 'LEFT EYE (IRIS)' will be captured for all the candidates.
(b) Candidates should remove Contact Lenses and Spectacles while capturing IRIS. Candidates are advised to avoid wearing contact lenses and prefer spectacles.
(c) There is no touch involved in IRIS scanning. Half feet distance between scanner and eye will be maintained.

(Any failure to observe these points will result in non-admittance for the examination)

XI. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT.

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

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

i. Using unfair means or

ii. Impersonating or procuring impersonation by any person or

iii. Misbehaving in the examination/interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically

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for any purpose or

iv. Resorting to any irregular or improper means in connection with his/her candidature or

v. Obtaining support for his/her candidature by any unfair means or

vi. The use of any mobile phone (even in switched off mode), pager or any electronic equipment or programmable device or storage media like pen drive, smart watches etc. or camera or blue tooth devices or any other equipment or related accessories either in working or switched off mode capable of being used as a communication device during the examination is strictly prohibited. Such a candidate may in addition to rendering himself/herself liable to criminal prosecution, be liable:

a. To be disqualified from the examination for which he/she is a candidate.
b. To be debarred, either permanently or for a specified period, from any examination conducted by PFRDA in future.
c. For termination of service, at any time if he/she has already joined PFRDA.

XII. GENERAL INFORMATION:

The possibility for occurrences of some problem in 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 the problem, which may include shifting the candidates to the other centers or to conduct of another examination if considered necessary. Decision of the PFRDA in this regard shall be final. Candidates not willing to accept such change shall loose his/her candidature for this exam.

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

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

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

Not more than one application for a particular stream should be submitted by any candidate. In case of multiple applications for the same stream, 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.

Notes:

- After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure that the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this print out to the PFRDA. If the online transaction has been successfully completed a Registration Number and Password will be generated. Candidates should note their Registration Number and Password for future reference.

- Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, 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

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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. The PFRDA will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

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

- An online application which is incomplete **in any respect such as without photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.**

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

- PFRDA does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the PFRDA.

- 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 personallyand 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.

Helpline: In case of any problem experienced in filling up the form, payment of fees/intimation charges, queries may be made at http://cgrs.ibps.in/**. Do not forget to mention 'PFRDA - Officer Grade A 2025' in the subject of the email.**

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ANNEXURE

Syllabus for Paper 2 for General Stream (Common Syllabus for both phases)

A. Commerce & Accountancy

a) Accounting as a financial information system;
b) Accounting Standards with specific reference to Accounting for Depreciation, Inventories, Revenue Recognition, Fixed Assets, Foreign Exchange Transactions, Investments.
c) Cash Flow Statement, Fund flow statement, Financial statement analysis; Ratio analysis;
d) Accounting for Share Capital Transactions including Bonus Shares, Right Shares.
e) Employees Stock Option and Buy-Back of Securities.
f) Preparation and Presentation of Company Final Accounts.

B. Management

a) Management: its nature and scope; The Management Processes; Planning, Organization, Staffing, Directing and Controlling;
b) The Role of a Manager in an Organization. Leadership: The Tasks of a Leader;
c) Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader.
d) Human Resource Development: Concept of HRD; Goals of HRD;
e) Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale.
f) Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication;Barriers to Communication, Role of Information Technology.

C. Finance

1) Financial System
a) Role and Functions of Regulatory bodies in Financial Sector.

2) Financial Markets
a) Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.

3) General Topics
a) Basics of Derivatives: Forward, Futures and Swap
b) Recent Developments in the Financial Sector
c) Financial Inclusion- use of technology
d) Alternate source of finance, private and social cost-benefit, Public-Private Partnership
e) Direct and Indirect taxes; Non-tax sources of Revenue, GST, Finance Commission, Fiscal Policy, FiscalResponsibility and Budget Management Act (FRBM),
f) Inflation: Definition, trends, estimates, consequences, and remedies (control): WPI, CPI - components andtrends.

D. Costing

1. Overview of Cost and Management Accounting - Introduction to Cost and Management Accounting,

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Objectives and Scope of Cost and Management Accounting.

2. Methods of Costing - Single Output/ Unit Costing, Job Costing, Batch Costing, Contract Costing, Process/Operation Costing, Costing of Service Sectors.
3. Basics of Cost Control and Analysis - (i) Standard Costing, (ii) Marginal Costing, (iii) Budget and BudgetaryControl.
4. Lean System and Innovation:-
   a) Introduction to Lean System
   b) Just-in-Time (JIT)
   c) Kaizen Costing
   d) 5 Ss
   e) Total Productive Maintenance (TPM)
   f) Cellular Manufacturing/ One-Piece Flow Production Systems
   g) Six Sigma (SS)
   h) Introduction to Process Innovation and Business Process Re-engineering (BPR).

E. Companies Act

The Companies Act, 2013 **–** Specific reference to Chapter III, Chapter IV, Chapter VIII, Chapter X, Chapter XI,Chapter XII and Chapter XXVII.

F. Economics

a) Demand and Supply, Market Structures, National Income: Concepts and Measurement, Classical & Keynesian Approach Determination of output and employment, Consumption Function, Investment Function, Multiplier and Accelerator, Demand and Supply for Money, IS – LM, Inflation and Phillips Curve, Business Cycles

b) Balance of Payments, Foreign Exchange Markets, Inflation, Monetary and Fiscal Policy, Non-banking Financial Institutions.

G. Pension Sector

a) Status of pension sector in India

b) Types of retirement schemes in India and their features

c) National Pension System

d) Atal Pension Yojana

e) Annuity Plans

f) Basics of investment

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Sr. No.	Topic	Details
1.	Database Concepts	ER-model. Relational model: relational algebra, tuple calculus, Integrity constraints, normal forms. File organization, indexing (e.g., B and B+ trees), Transactions and concurrency control.
2.	SQL Queries	Select, view, truncate, delete, update, alter, Inner join, different types of outer joins, use of aggregate functions, Union, intersection, except, in and exist clauses, nested queries
3.	Programming Concepts (Java /C C++)	Program control (iteration, recursion, Functions), Scope of variables, Binding of variables & functions, Parameter passing, Functional and Logic Programming, OOPS Concepts, Inheritance, Class and object, Constructors, Functions, Exception Handling
4.	Data Analytics Languages (Python / R)	Regex, Slicing, Data reshaping, Dataframes, Dictionaries and Sets, File Management, Classes and Functions, Data Mining, Lists, Importing and exporting data, charts and graphs
5.	Algorithms for problem solving	Tree and graph traversals, connected components,Spanning trees, Shortest paths; hashing, Sorting, Searching; Design techniques (Greedy, DynamicProgramming, Divide-and-conquer)
6.	Networking Concepts	ISO/OSI stack, LAN Technologies (Ethernet, Tokenring), TCP/UDP, IP, Basic concepts of switches, gateways, and routers, Application layer protocols (DNS, SMTP, POP, FTP, HTTP), Firewalls
7.	Information & Cyber Security Concepts	Cyber Attacks, Software Development Security, Network security, Authentication, CIA - Confidentiality,Integrity and Availability, Network Audit, Systems Audit
8.	Data warehousing	Data Extraction, Data Cleaning, Data Transformation,Data Loading, Metadata, Data Cube, Data Mart, Data Models,
9.	Shell Programming	Shell Scripting Basics, Shell Variables, Shell Script Arguments, If Statement, Loop, Return, Basic UNIX commands
10.	AI/ML	Machine Learning, Supervised Learning, Unsupervised Learning, Data Preprocessing, Model Evaluation, Linear Regression, Logistic Regression, Decision Trees, Clustering, Feature Engineering, Python for ML, Tensor Flow, PyTorch, Scikit-learn, NLP, Sentiment Analysis, Neural Networks, Overfitting and Underfitting, Cross-Validation, Reinforcement Learning, Cloud AI Services, Deployment Basics

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Syllabus for Paper 2 for Research (Economics) Stream

1. **Economics:** Demand and Supply, Market Structures, National Income, Determination of output and employment, Investment Function, Multiplier and Accelerator, Demand and Supply for Money, IS – LM, Inflation and Phillips Curve, Business Cycles, Inflation, Monetary and Fiscal Policy, Banking Functions, Public Goods, Tax & Non-Tax Revenue, Direct & Indirect Taxes, Fiscal Balance, Public Debt, Public Budget and Foreign Trade and Balance of Payments.

2. **Statistics and Econometrics:** Measures of Central tendency & dispersions, Correlation, Sampling methods, Sampling Distribution, Statistical Inferences, Hypothesis testing, Regression Analysis, Panel Data Analysis, Time Series Properties and Analysis.

3. **Financial Institutions and Markets:** Asymmetric Information, Market Model, Market Efficiency, Money, Credit and Capital Markets, Primary Market, Secondary Market, Commodity Markets, Mutual Funds, Stock Exchanges, Credit Rating Agencies, Pension And Insurance Markets, Foreign Exchange Markets, Role of International Financial Institutions, IS, IMF & World Bank.

Syllabus for Paper 2 for Research (Statistics) Stream

Probability Theory, Descriptive Statistics, Probability Distributions, Statistical Inference, Sampling Techniques, testing of Hypothesis, Economic Statistics, Time Series Analysis, Operations Research, Statistical Quality Control, Statistical computing.

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Syllabus for Paper 2 for Legal Stream (Common Syllabus for both phases)

1. PFRDA Act, 2013

2. PMLA, 2002

3. Constitution of India –Preamble, Part I, Part III, Part IV, Part IVA, Part V, Part VI, Part VIII, Part IXA, Part IXB, Part XI, Part XII, Part XIII, Part XIV, Part XIVA, Part XX,

4. Law of Contracts –Indian Contract Act, 1872 (Chapters I to VI and VIII to X), Indian Partnership Act, 1932, Specific Relief Act, 1963,

5. Criminal Law–Bharatiya Nyaya Sanhita, 2023 (Chapters I, II, III, IV, VII, XII, XVII, XIX) Bharatiya Nagarik Suraksha Sanhita, 2023

6. Bharatiya Sakshya Adhiniyam, 2023

7. Code of Civil Procedure, 1908 –Part I, Part II, Part III, Part IV, Part V, Part VII, Part VIII (Schedule-I -Order-I, II, IV, VII, VIII, X, XI, XVI, XXXIX, XLVII)

8. Administrative Law and Principles of Natural Justice,

9. Jurisprudence and Interpretation of Statutes,

10. Law of Torts and Consumer Protection Act, 2019,

11. Arbitration and Conciliation Act, 1996 –Part I, Part III, Part IV,

12. Transfer of Property Act, 1882 –Chapter III, Chapter IV, Chapter V,

13. Law of Trusts – Principles of trust, Parties to a Trust Deed and Duties of Trustees,

14. Corporate Law –Companies Act, 2013 (Chapter I, Chapter II, Chapter III, Chapter IV, Chapter V, Chapter VII, Chapter VIII, Chapter IX, Chapter X, Chapter XI, Chapter XII, Chapter XIII, Chapter XV, Chapter XVI, Chapter XXVII, Chapter XXVIII, Chapter XXIX); Limited Liability Partnership Act, 2008; Insolvency and Bankruptcy Code, 2016 (Part I, Part II),

15. Taxation –General principles

16. The Digital Personal Data Protection Act, 2023

17. Intellectual Property Rights- Concepts

18. RTI Act, 2005

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Syllabus for Paper 2 for Finance and Accounts Stream (Common for both Phases)

1. The Basic Financial Statement
   - Trial Balance
   - Balance Sheet
   - Cash flow statement
   - Income Statement
2. Analysis of Financial Statement Ratio
3. Break Even Analysis
4. IND AS
5. Standard on Auditing
6. Cost accounting concepts (basics)
   - Marginal costing
   - Cost volume profit analysis
   - Cost sheet
   - Forecasting
7. Management accounting
   - Cost of capital
   - Capital structure
   - Capital budgeting
   - Sources of finance
8. Corporate accounting
9. Business law
   - Negotiable instruments
   - Contract act
   - Partnership act
   - Company law (Go through all these laws with amendments)
10. Income Tax Act
11. GST
12. Knowledge of IT and Digital Transaction
13. Compliance of KYC Norms
14. **Financial System:** Role and Functions of Regulatory bodies in Financial Sector.
15. **Financial Markets:** Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.
16. **General Topics**

a) Basics of Derivatives: Forward, Futures and Swap
b) Recent Developments in the Financial Sector
c) Financial Inclusion- use of technology
d) Alternate source of finance, private and social cost-benefit, Public-Private Partnership
e) Direct and Indirect taxes; Non-tax sources of Revenue, Finance Commission, Fiscal Policy, Fiscal Responsibility and Budget Management Act (FRBM),
f) Inflation: Definition, trends, estimates, consequences, and remedies (control): WPI, CPI - components and trends.
g) Economics: Capital market, Money market, Micro and macro-economics concepts and Updates related to money market and RBI policies

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Syllabus for Paper 2 for Official Language (Rajbhasha) Stream (Common for both Phases)

1. भारत सरकार की राजभाषा नीति (Official Language Policy of the Govt. of India) से संबंधित प्रश्न

2. हिन्दी से अंग्रेजी अनुवाद [शब्द / वाक्यांश / वाक्य / Terms / Phrases / Sentences]

3. अंग्रेजी से हिन्दी अनुवाद [शब्द / वाक्यांश / वाक्य / Terms / Phrases / Sentences]

4. हिन्दी से अंग्रेजी - विधिक शब्दावली (Legal Terminology)

5. अंग्रेजी से हिन्दी - विधिक शब्दावली (Legal Terminology)

6. हिन्दी से अंग्रेजी – पेंशन / प्रशासनिक / बैंकिंग / पूंजी बाजार / अर्थशास्त्र / सामाजिक सुरक्षा शब्दावली (Pension / Administrative / Banking / Capital Market / Economics / Social Security Terminology)

7. अंग्रेजी से हिन्दी - पेंशन / प्रशासनिक / बैंकिंग / पूंजी बाजार / अर्थशास्त्र / सामाजिक सुरक्षा शब्दावली (Pension / Administrative / Banking / Capital Market / Economics / Social Security Terminology)

Paper 1 of Phase- II :- English Writing Skills

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic including precis writing/ essay writing/ comprehension.

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