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CANARA BANK SECURITIES LTD.

(A wholly owned subsidiary of Canara Bank)
Member: BSE, NSE

CIN No. U67120MH1996GOI097783
Regd. Office: 7th Floor, Maker Chamber III, Nariman Point, Mumbai 400 021
Email: careers@canmoney.in PH: 022 22802400/43603800 Mobile:-7208924799
Website: www.canmoney.in

I) GENERAL RECRUITMENT PROJECT 2025-2026

II) SPECIAL RECRUITMENT DRIVE 2024-25(BACKLOG- SC,ST & OBC)

CANARA BANK SECURITIES LTD. (CBSL), engaged in the business of stock broking and depository participants (a wholly owned subsidiary of **CANARA BANK**, a leading Public-Sector Bank) invites application, from the eligible candidates, for selection for the following posts:

I) GENERAL RECRUITMENT PROJECT 2025-2026

1. ***CFO - Chartered Accountant/ICWA/MBA FINANCE– 1 (Mumbai)***
2. ***Company Secretary & Compliance Officer-1 (Mumbai)***
3. ***Institutional Dealer – 1 (Mumbai)***
4. ***Research, Marketing, Compliance, Surveillance (Mumbai)***
5. ***Marketing (Bengaluru)***
6. ***Junior Officer on Contract (1) – Marketing (Bengaluru)***
7. ***Depository Participant Relationship Manager – Trainee (All over India)***

Eligible candidates are requested to apply in the prescribed application available in our company's website www.canmoney.in.

"Please read this advertisement carefully and ensure your eligibility before submitting the application. Candidates who do not have the desired Educational Qualification and Experience need not apply"

Important Date	
Event	**Date**
Last Date for Receipt of physical/Online application	**31.07.2025**

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1. DETAILS OF POSTS FOR GENERAL RECRUITMENT PROCESS 2025-2026

Sl No	Post	LOCATION	Age as on 30.06.2025 (Min-Max)	SC	ST	OBC	EWS	UR	Total
1	**CFO – CA/IWA/MBA Finance(1)**	Mumbai	22-30	0	0	0	0	1	**1**
2	***Company Secretary & Compliance Officer(1)***	Mumbai	22-30	0	0	0	0	1	**1**
3	**Institutional Dealer(1)**	Mumbai	22-30	0	0	0	0	1	**1**
4	***Compliance, Surveillance, Research***	Mumbai	22-30	0	0	0	0	3	**3**
5	***Marketing***	Mumbai /Bengaluru	22-30	0	0	0	0	2	**3**
6	***Junior Officer On Contract (1)-Marketing***	Bengaluru	22-30	0	0	0	0	1	**1**
7	***DPRM Trainee***	All over India	22-30	-	-	-	-	25	**25**

Note:-

1. For all the above posts, the candidates shall possess computer proficiency.
2. Relaxation in the maximum age for SC/ST candidates by 5 Years & by 3 years to OBC candidates.
3. Reservations are applicable as per prevailing government guidelines.
4. For candidates with work experience in capital markets / financial services, a further relaxation in upper age limit will be considered to the extent of their work experience subject to a maximum of 10 years to all categories of candidates, provided such candidates submit satisfactory proof of relevant work experience.
5. Age Criteria (Minimum 20 years - Maximum 30 years).
6. The company may also consider recruiting candidates at higher Scale/Grade, depending upon their qualification and past work experience for Recruitment.

II) SPECIAL RECRUITMENT DRIVE 2025-2026 (BACKLOG SC,ST & OBC)

i) ***Compliance – 1- (1 SC Mumbai)***

ii) ***Surveillance - 1 – (1 ST Mumbai)***

iii) ***Marketing – 1- (1 OBC Mumbai/Bengaluru)***

iv) ***DPRM Trainee – 25(SC, ST and OBC)***

1. DETAILS OF POSTS FOR SPECIAL RECRUITMENT PROCESS 2025-2026

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Sl No	Post	LOCATION	Age as on 30.06.2025 (Min-Max)	SC	ST	OBC	EWS	UR	Total
1	**Compliance**	Mumbai	22-30	1	-	-	-	-	**1**
2	***Surveillance***	Mumbai	22-30	-	1	-	-	-	**1**
3	***Marketing***	Mumbai / Bengaluru	22-30	-	-	1	-	-	**1**
4	***DPRM TRAINEE***	All over India	22-30	8	8	9			**25**

Note:-

1. For all the above posts, the candidates shall possess computer proficiency.
2. Reservations are applicable as per prevailing government guidelines.
3. Relaxation in the maximum age by 3 years to OBC candidates and 5 years to SC/ST Candidates.
4. **Candidates, who want to apply, shall belong to ST , SC & OBC as per the posts reserved for.**
5. For candidates with work experience in capital markets / financial services, a further relaxation in upper age limit will be considered to the extent of their work experience subject to a maximum of 10 years to all categories of candidates, provided such candidates submit satisfactory proof of relevant work experience.
6. The company may also consider recruiting candidates at higher Scale/Grade, depending upon their qualification and past work experience for Recruitment.
7. Relaxation in Percentage of Qualification Marks is 5%.

Important Date	
Event	**Date**
Last Date for Receipt of physical/Online application	**31.07.2025**

ELIGIBILITY CRITERIA & OTHER DETAILS:

All the eligibility [qualification, age etc.] shall be computed as on 30.06.2025 (inclusive).

Sno	Post	Qualification	Job profile	Post qualification work experience
1	**CFO**	Qualified Chartered Accountant (ICAI)/ICWA/MBA Finance	➢ Attend to all regulatory compliances and payments, GST Returns within the stipulated time norms. ➢ Preparation of P & L account Balance Sheet and related returns.	Minimum 1-3 year's experience in the relevant area, preferably in any equity broking firm/company

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			➢ Attending to the Internal Audits, External Audits, Statutory Audits and ensure smooth completion of audits. ➢ Preparation of vouchers for vendor payments, capital exp, revenue exp etc; and the reconciliation of bank accounts and investments. ➢ Assist risk management by analyzing the organization's liabilities and investments ➢ Deciding on investment strategies by considering cash and liquidity risks ➢ Co-ordinating with the Statutory Auditors, CAG, Exchanges & other regulatory bodies etc. for the prompt & smooth completion of Audit, Inspection etc. ➢ Filing/correction of TDS Returns of Employees & others on time & submission of FORM 16/16As with in the stipulated time ➢ Attending Board Meetings & preparation of required data Any other work entrusted by the Company from time to time.	
2	Company Secretary & Compliance Officer	Minimum 50% or equivalent grade in Graduation in any stream from a Recognized University and Qualified Company Secretary (ICSI). Those having LLB or LLM degree will be preferred.	➢ To ensure compliance of the provisions of Companies Act and rules made there-under. ➢ To prepare the agenda and other documents for all the meetings of the board of directors, Committees of the Board and for general meetings in consultation with the Top management of the company. ➢ To arrange with and to call and hold meetings of the board and general meetings and to prepare a correct record of proceedings. ➢ To attend the board meetings and general meetings in order to ensure that the legal requirements are fulfilled, and provide such information as are necessary. ➢ To advise, in conjunctions with	Minimum 2 years of experience in Public/ Private organization as company secretary.

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			the company's solicitors, the chief executive or other executive, in respect of the legal matters, as required. ➢ To engage legal advisors and defend the rights of the company in Courts of Law. ➢ Filling of various documents/returns as required under the provisions of the Companies Law. ➢ Proper maintenance of statutory books and registers of the company as required under the provisions of the Companies Law. ➢ To deal with all correspondence between the company and the Parent Bank (stakeholder). ➢ To make arrangement for the payment of the dividend within prescribed period as provided under the provisions of the Companies Law. ➢ To pass and issue resolutions on time and provide secretarial support across all functions. ➢ Co-ordination with Statutory and Regulatory Authorities (ROC, RBI, SEBI, MCA) including handling Exchange Inspections ➢ Preparing and getting Annual Report printed in time. ➢ e-Filings ➢ Preparation of documents to be filed with Stock Exchanges on quarterly/half yearly/yearly basis ➢ Co-ordination with CAG. ➢ Due Diligence exercises. ➢ Preparation of Reports, furnishing of information/data, etc.; ➢ Making application to Statutory/Regulatory Authorities ➢ Legal matters relating to Securities Laws, Labour Laws, Civil Laws, Tax Laws, Service Matters, Criminal Laws, Procedural Laws, Information Technology Laws, Company Laws, Right to Information	

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			Act ➢ Any other work related to secretarial/ compliance matters as may be assigned and Any other work entrusted by the Company from time to time	
3	Institutional Dealer	Degree with minimum score of 50% marks in any discipline from a recognized University or equivalent qualification recognized as such by Central Government.	➢ Candidate should be proficient with execution using Bloomberg/Omnesys or other similar system. ➢ Execution efficiency in directional trades, basket trades, etc. is essential. ➢ Should have market intelligence and good relationship with Institutional desk on street. ➢ Develop & maintain excellent working relationships with all clients. ➢ Keep a track of clients stock preferences, make recommendations and update on recommended calls regularly. ➢ Maintain trade files as well as other trade & client related databases. ➢ Ensure timely execution, settlement, trade confirmation and STP on daily basis. ➢ Must have rigorous experience with NEAT / ODIN / NOW. ➢ Filing of important documents. ➢ Proficient in Excel and their functionality. Any other work entrusted by the Company from time to time.	Minimum 3 to 5 years of experience in equity brokerage houses in dealing functions. Out of that, at least 2 year in Institutional Dealing preferred.
4	**Surveillance**	Degree with minimum score of 50% marks in any discipline from a recognized University or equivalent qualification	➢ Creating, enhancing and implementing surveillance scenarios and conducting surveillance reviews. ➢ Improving surveillance tools and applications by	Minimum 0.5 to 1 years of experience in equity brokerage houses in Surveillance

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		recognized as such by Central Government.	coordinating with technology on the timely implementation of enhancements and proactively addressing potential issues. ➢ Performs basic , preliminary surveillance for trading in specified products ➢ Monitoring trading activity in markets to detect anomalies by reviewing electronically generated alerts ➢ Conduct analysis to identify potential risks for the Firm and escalate relevant matters to a designated senior as appropriate ➢ Gathering , reviewing , investigating and analyzing trade data as well as responding to regulatory inquiries from each of the major regulatory bodies (e.g. SEBI / NSE/ BSE/ MCX). The response process includes compiling all requested documentation , analyzing the results to identify potential issues , escalating potential risk issues to the appropriate coverage areas and providing input on potential corrective action plans designed to address issues that are identified. ➢ Identify improvement areas and opportunities for automation ➢ Secondary responsibilities will include handling of regular compliances of NSE/ BSE/ MCX depositories. ➢ Keep abreast of trading system updates and products to implement effective surveillance oversight.	Functioning, Having sound knowledge about Capital market & its Regulations

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			➢ Stay informed of global regulatory and market structure changes that may affect the scope of existing surveillance program	
5.	**Compliance**	Degree with minimum score of 50% marks in any discipline from a recognized University or equivalent qualification recognized as such by Central Government. .	➢ Ensure compliance with SEBI, Stock Exchange, and Depository regulations ➢ Submit regulatory reports and filings accurately and on time. ➢ Monitor trading activities, client exposure, and margin compliance ➢ Ensure AML/KYC compliance and report suspicious transactions (STRs). ➢ Develop, implement, and update compliance policies and internal procedures. ➢ Coordinate internal audits and regulatory inspections; ensure timely rectification. ➢ Conduct training sessions on compliance, code of conduct, and regulatory updates. ➢ Oversee compliant client onboarding and periodic KYC reviews. ➢ Monitor client transactions for suspicious or prohibited activity. ➢ Serve as the liaison for SEBI, exchanges, and depositories.	Minimum 1.5-3 years of experience in equity brokerage houses in Backoffice Functionalities.

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6	**Research**	MBA - Finance from a Recognized Institute or CFA .	➢ Conduct in-depth fundamental / financial analysis of companies and making Financial Models for the same along with financial forecasting for the next 2-3 year. ➢ Maintain an extensive coverage list of companies and keep track of all the developments in those companies and / or sectors ➢ Regular reports based on findings / developments and authoring reports containing actionable recommendations ➢ Work in close co-ordination with other team members ➢ Contribute to various research related activities / report. ➢ Generate Trade calls based on the Technical analysis. ➢ Interact and visit the Institutional clients and make presentations. ➢ Interact with the Retail and HNI clients and provide stock ideas. ➢ Generate various reports like Morning report, Mid-day report and end day report to provide guidance to the clients. ➢ Generate periodic, thematic, event related reports and provide to the clients. Any other work entrusted by the Company from time to time.	Minimum 2 years of experience with equity broker/financial Institution/ research house in the relevant field

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7	**Marketing**	Graduate in any stream from a recognized University having secured minimum 50% marks.	➢ Client Onboarding:- Opening Quality Accounts, HNI, Non Individual, NRI, Achieving Target ➢ Generating Brokerage:- generate brokerage through Equity Secondary Market, IPO, Mutual funds, ETFs, Bonds, etc. ➢ Services & Staff Accounts Onboarding:- Providing all types of Services to clients and On Boarding Staff Accounts ➢ Performance Of DPRMs Allotted, Hiring DPRMs in territory allotted and responsible for performance of those DPRMs, Training the DPRMs, Providing Lead, Coordinating with entire RO, CO of allotted DPRMs ➢ Corporate visiting and conversion, Presentations in review meetings of allotted territory, Payroll Campaign coordination, STC Presentation, ➢ Maintaining Liaison with entire Branches in territory, RO executives, Circle Executives, Participating in SAS Campaigns, providing services to Branches related to DEMAT & TRADING, Maintaining Marketing Materials in Branches, etc. Maintaining Liaison with Central DP and Mumbai Office for any Back Office ➢ Strong project management skills ➢ Excellent written and verbal communication skills ➢ Any other task allotted time to time.	Minimum 1.5 to 3 years' experience in Public/ Private organization in the relevant field.
8	**Junior Officer On Contract-Marketing**	Graduate in any stream from a recognized University having secured minimum 50% marks	➢ Monitoring of the daily attendance/reporting of DPRMs across INDIA & Guiding them for converting the leads into business (as per the centres). ➢ Close monitoring of the performance of DPRMs and assisting them in resolving the issues if any arised. ➢ Placing of DPRMs performance notes at regular intervals and relevant office notes	Minimum 1 to 3 year of experience in marketing

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			before competent authority. ➢ Arrangement of campaigns as per the call given by the management or in line with the parent bank's call ➢ Sourcing of minimum 5 Corporate clients/Big ticket clients every month. ➢ Identification of new potential DP facilitation centres across the country and candidates for the proposed centres/ for filling the vacant facilitation centres in consultation with the HR Department overseeing executives. ➢ Follow up for opening of Trading accounts opened through online accounts and ensuring NIL accounts within reasonable time. Submission of daily report ➢ Follow up with DPRMs for recovery of DP arrears. Submission of daily report. ➢ Any other related work given by the management from time to time.	
9	**DPRM Trainee - Marketing**	Graduate in any stream from a recognized University having secured minimum 50% marks	➢ Develop strategies for cross-selling and upselling financial products and services, and generating brokerage. ➢ Facilitate the onboarding process for new clients, ensuring a smooth and efficient setup of accounts and services. ➢ Act as the primary point of contact for all client inquiries and concerns. ➢ Identify and pursue	Freshers can apply.

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			opportunities to expand the client base. ➢ Address and resolve client issues and complaints promptly, ensuring high levels of client satisfaction.	

Candidates selected will be on probation for a period of minimum ONE year (12 months of active service) from the date of joining, as per the HR policy of the Company.

COMMON GUIDELINES FOR BOTH RECRUITMENT PROJECTS:

COMPENSATION & LEAVE:

For above posts, the compensation shall be paid as under:

- Deputy Manager- Basic pay- Rs. 38160-1300(4), 43360-1400-(5), -50360 - (Pay scale 38160-50360) + D.A, HRA & Conveyance Allowance.
  Approx. CTC Rs. 11.00 lakhs plus Mediclaim, Gratuity & Leave Components.
- Assistant Manager – Basic Pay- Rs. 25440 – 1200 (4)- 30240-1300 (5) -36740 - (Pay scale 25440 - 36740) + D.A, HRA & Conveyance Allowance.
  Approx. CTC Rs. 07.00 lakhs plus incentive, Gratuity & Leave Components
- Junior Officer on Contract- Monthly emoluments – Rs. 34,800 (1) – 37200(2) – 40800(3)
  (Approx. CTC Rs.4.17 lakhs excluding Leave Components)
- DPRM Trainee – Monthly emoluments – Rs.22000/-(fixed) plus Rs.2000/-(based on performance)
  (Approx. CTC Rs.2.88 lakhs)

Note: Permanent Employees are entitled to get DA and HRA apart from their salary.

NATIONALITY / CITIZENSHIP:

A candidate must be a citizen of India.

SELECTION PROCEDURE:

The selection for the aforesaid posts is on the basis of Short-listing and Interview.

Depending upon the number of vacancies, the Company reserves the right to shortlist requisite number of candidates based on the academic track record of the candidate, experience and suitability of the candidates, as decided by the company and only those shortlisted candidates will be called for the Interview. The time, date & place of Interview will be informed to the shortlisted candidates through email and candidates have to attend for the same at their own cost.

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Final selection will be on the basis of marks secured by the candidate in interview.

Mere eligibility / admission to the Interview do not imply that the Company is satisfied beyond doubt about the candidates' eligibility and shall not vest any right in a candidate for selection. The company would be free to reject the candidature of any candidate at any stage of the selection process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts.

IDENTITY VERIFICATION:

While appearing for the Interview, the candidate should produce photo identity such as PAN Card / Passport / Driving License / Voters Card / Bank Pass Book with Photograph / Photo embossed Credit Card for verification. If the identity of the candidate is in doubt, the candidate will not be allowed for Interview.

CONTRACT PERIOD: (Applicable to Junior officer/ Officer on contract)

The selected **Junior Officer** will be on contract for a period of 3 (three) years **(of active service) from the date of joining,** as per the HR policy of the company. During the term of the contract, the Company / Candidate engaged on contract can terminate the contract by giving three month's notice. At the end of the contract period, company may, at its sole discretion absorb the Candidate on contract in regular service of the company, subject to HR policy of the company prevailing as at that time.

HOW TO APPLY:

Candidates are requested to read the contents of the advertisement and ensure their eligibility before applying. Candidates have to submit the online or physical application at the link available in the careers option on our website. https://www.canmoney.in/careers

- **Candidates should have a valid personal e-mail id. This e-mail id should be kept functional till completion of this selection process. All the communication will be sent to the candidates on this e-mail id only.**
- 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.
- Candidates should take utmost care to furnish the correct details while filling in application. **Submission of incorrect / false information in the application will render the candidature invalid.**

NECESSARY ATTACHMENTS :-

1] Self attested Copies of the following documents are to be enclosed to the application;

- Birth Certificate / SSC / SSLC certificate with DOB.
- Copies of the mark sheets & certificates from SSC/SSLC/X STD, PUC/10+2/Intermediate, Graduation & other qualifications etc.
- Copies of experience certificates
- Copy of Caste Certificate in **prescribed format** in case of SC, ST & OBC category candidates (formats available in the website)
- Any other relevant documents

Address for sending physical applications if any

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THE GENERAL MANAGER,
HR DEPARTMENT,
CANARA BANK SECURITIES LTD
7TH FLOOR,
MAKER CHAMBER III NARIMAN POINT
MUMBAI – 400021

When candidates are called for Interview, they have to submit Originals of the documents for verification. Candidates will not be allowed to appear for the Interview without production of the original documents.

LAST DATE:

Last date for receipt of application along with copy of relevant Documents **31.07.2025**

The company shall not be responsible for any loss of application / documents in transit or for rejection of candidature for non-receipt of application. The application received after the last date will not be entertained.

CALL LETTERS:

The candidates who have been shortlisted will only be called for the Interview and informed **only to the registered e-mail** given by the candidate tentatively **by 15.08.2025**. Request for sending to different e-mail id subsequently will not be entertained.

Company will not take responsibility for late receipt / non-receipt of call letter / any communication e-mailed due to technical reasons or whatsoever to the candidate. Hence **candidates are requested to keep track of their application status by checking of their registered e-mail account between 04.08.2025 TO 14.08.2025.**

ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT:

Candidates should not furnish any particulars that are false, tampered, fabricated or suppress any material information while registering the application and submitting the certified copies / testimonials.

At the time of interview/during selection process, 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 interview or taking away any documents from the venue; or resorting to any other irregular or improper means in connection with his/her candidature for the selection; or obtaining support of his/her candidature by any means, such a candidate may in addition to rendering himself/herself liable to criminal prosecution, shall be liable.

(a) to be disqualified from the interview / selection process for which he / she is a candidate
(b) to be debarred, either permanently or for a specified period from any examination or selection held by the company.

GENERAL INSTRUCTIONS:

a) Candidates have to apply in the Application form provided in the company's website only.
b) Calling / admission to the interview is purely provisional without verification of age / qualification / category etc. of the candidates. Mere receipt of call letter for interview does not imply that the company is satisfied about the candidate's eligibility. Candidates should ensure their eligibility before applying / attending the interview. Company reserves right to reject ineligible candidate's applications at any stage.
c) Candidates will have to appear for the interview at their own expenses. However, outstation SC/ST category candidates **called for interview** will be paid 2nd Class to &

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fro train fare or actual expenses incurred, whichever is less, by shortest route on production of proof of travel.

The above concession will not be admissible to SC/ST category candidates who are already in service in Central / State Government, Corporations, Public Undertakings / Local Government, Institutions and Panchayats etc.

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

e) No correspondence or personal enquires shall be entertained by the company.

f) The shortlisted candidates are required to submit all the documents pertaining to Age, Qualification, Experience, Caste etc. at the time of interview. These documents will be verified with originals at the time of interview. If any candidate is found ineligible while verifying the documents, he / she shall not be allowed to take up interview.

g) Candidates belonging to SC / ST / OBC should keep ready an attested copy of certificate issued by competent authority in the prescribed format as stipulated by Government of India. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate should not be more than one year old.

THE COMPETENT AUTHORITY FOR THE ISSUE OF THE CERTIFICATE TO SC / ST / OBC IS AS UNDER: For Scheduled Castes / Scheduled Tribes / Other Backward Classes:

(i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class stipendiary Magistrate / Sub-Divisional Magistrate / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner;

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

(iii) Revenue Officer not below the rank of Tahsildar;

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

Prescribed Formats of SC, ST, OBC certificates can be downloaded from company's website www.canmoney.in. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

h) Selected candidates under Junior Officer shall be engaged on Contract for a period of 3 years as stated above.

i) Selection of candidates is subject to his/her being declared medically fit as per the requirement of the company.

j) Selected candidates shall execute service agreement and code of Conduct as per the HR policy of the company.

k) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated in Mumbai.

l) Canvassing in any form will be treated as disqualification.

m) The company shall not be responsible for an application being rejected which

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is based on wrong information provided in any advertisement issued by an unauthorized person/institution.

n) The candidates who applied on earlier occasions and were not shortlisted/selected for the above vacancies in last 12 months need not apply again.

o) The Company may also conduct police verification / drawing CIBIL Reports of the successful candidates.

Candidates in their own interest are advised to submit their applications well in time before the last date for submission and the company does not take any responsibility for the candidates not being able to submit their applications within the last date on account of the reasons beyond the control of the company.

Date: 15/07/2025
Place: Mumbai **GENERAL MANAGER**