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पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)
प्र.का. मानव संसाधन विकास विभाग
ई-मेल: ho.hrd@psb.co.in

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Punjab & Sind Bank
(A Government of India Undertaking)
H.O. Human Resources Development Deptt.
E-mail: ho.hrd@psb.co.in

ENGAGEMENT OF MSME RELATIONSHIP MANAGERS ON CONTRACTUAL BASIS

Punjab and Sind Bank invites applications for the aforesaid posts.
Before applying, candidates are advised to ensure that they fulfill the stipulated eligibility criteria.

IMPORTANT DATES:

Commencement of date of on-line application	**29.05.2025**
Last Date of online application (including Edit/Modification of Application by candidates & Payment of Application Fees/ Intimation Charges (online))	**18.06.2025**
All revisions/ Corrigendum (if any) will be hosted on Bank's website only.	

1. DETAILS OF VACANCIES AND RESERVATION

Post	SC	ST	OBC	EWS	UR	Total	VI	HI	OC	MD/ID
MSME Relationship Managers	**4**	**2**	**8**	**3**	**13**	**30**	**0**	**0**	**1**	**0**

- The number of vacancies is provisional and may vary according to actual requirements of the Bank.

2. ELIGIBILITY CRITERIA

2.1 Nationality / Citizenship:
A candidate must be either (i) a Citizen of India or (ii) a subject of Nepal or (iii) a subject of Bhutan or (iv) a Tibetan Refugee who came over to India before 1st Jan. 1962 with the intention of permanently settling in India or (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Govt. of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the interview but on final selection the offer of appointment may be given only after the necessary eligibility certificate has been issued to him / her by the Government of India.

2.2 Age (As on cut-off date 01.05.2025):

Scale	Age
MSME Relationship Managers	Minimum:25 Maximum:33 A Candidate must have been born not earlier than 02.05.1992 and not later than 01.05.2000 (both dates inclusive)

Age relaxation is available as per Govt. of India guidelines

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2.3 Educational and Professional Qualification (cut-off date for post qualification work experience is 18.06.2025)

Sr. No.	Post	Educational Qualification	Post qualification work experience
1	MSME Relationship Managers	**Mandatory:** Full Time Regular Graduation in any discipline from a University / Institution recognized by the Govt. of India/ Govt. bodies/ AICTE **Preferred:** Full Time MBA (Marketing or Finance)	**Mandatory:** Minimum experience of 3 years as relationship manager in MSME Banking with any Bank/ NBFC / Financial Institutions in India.

Educational Qualification:

a) All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank. The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.

b) In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate in original issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.

c) Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

d) Calculation of Percentage: The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only.

e) The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%

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3. RESERVATIONS:

Reservation for SC/ST/OBC/EWS candidates will be provided as per government guidelines. Candidates belonging to and applying under "reserved SC/ST/OBC category" or claiming reservation under EWS are required to submit a valid certificate regarding his/her 'Community' OR EWS status in the prescribed format. Candidates who fail to produce the above certificate will not be considered under the OBC category or EWS whichever is applicable.

- Reservation for SC/ST/OBC/EWS candidates will be provided as per government guidelines.
- OBC certificate produced at time of document verification must be valid, should contain the "Non-creamy Layer Clause" and caste must be notified in Central List for State as displayed on www.ncbc.co.in.
- Benefit of reservation under EWS category is permissible only upon production of an 'Income and Asset Certificate' issued by a Competent Authority in the format prescribed. The Income and Asset Certificate issued is based on gross annual income for the previous Financial Year as per extant DoPT guidelines.
- Candidates who fail to produce the applicable certificate for reservation on the date prescribed, as applicable, he/she will not be considered for further recruitment process.
- Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as Unreserved or Unreserved (VI/HI/OC/MD/ID) in the online application form.

The competent authority for the issue of the certificate to SC/ST/OBC/EWS/ Persons with Benchmark Disabilities (PwBD) is as under:

For SC/ST/OBC/EWS: (i) District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ Deputy Collector/ First Class Stipendiary Magistrate/ City Magistrate/ Sub-Divisional Magistrate (not below the rank of First Class Stipendiary 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 Tehsildar (iv) Sub-divisional officer of the area where the candidate and or his family normally resides.

Reservation for Persons with Benchmark Disabilities shall be as per Government Guidelines. Additionally, Persons with Benchmark Disabilities shall be provided Scribe and compensatory time as per Government Guidelines.

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4. JOB PROFILE

MSME RELATIONSHIP MANAGER

- Identify new business opportunities / conducting customer outreach programs with MSME product basket.
- Achieve set targets in terms of revenue, profitability and business volume.
- Deepening Relationship with existing and potential MSME Clients and liaise with people at various levels within and outside organization.
- Conduct preliminary due diligence through study of –financial parameters, discussions, feedbacks, observations and market intelligence.
- Cross Selling of Ancillary Business to Existing as well as New MSME Customers.
- Identify market pulse and analysis of competitor activities and communicate relevant information regarding clients/MSME portfolio to higher authorities from time to time.
- Supporting Branch for smooth on-boarding of fresh MSME business and negotiation of deals.

5. TERMS OF CONTRACT

- The period of engagement shall initially be for a period of one year subject to annual performance review.
- Depending upon the need and performance review, the period of engagement may be extended on annual basis upto maximum three years at Bank's discretion.
- The Bank will be entitled to terminate the contract at any time without assigning any reason whatsoever, by giving one months' notice or on payment of one month's fixed component of the compensation in lieu of such notice.
- In case the appointee desires to terminate the contract before the expiry of the contractual period of three years, he/she will have to give to the Bank clear one month's notice or make payment of one month's fixed component of the compensation in lieu of such notice.
- The engagement on contract basis will be subject to satisfactory completion of Medical Examination as prescribed by the Bank and verification of testimonials.
- He/ She will not take up any assignment with any other organization during the period of contract with the Bank.

6. SCALE OF PAY & OTHER FACILITIES

The compensation and related terms & conditions will be negotiated/ finalized depending upon the suitability of the candidate. The Compensation shall be subject to GST and the same shall be borne by the Bank as per norms, if applicable.

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7. PROBATION PERIOD

S. No.	Post	Probation Period
1	**MSME Relationship Managers**	6 months

8. LOCATION: The place of posting will be depending upon the Bank's requirement from time to time. Selected Candidates shall be placed at any of its Offices/Branches in India.

9. CREDIT HISTORY: The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. CIBIL Report drawn from Bank (where candidate is holding their account) to be submitted at time of Document Verification.

10. SELECTION PROCEDURE

S. No.	Post	Selection Procedure
1	**MSME Relationship Managers**	• **Written Test *** • **Screening** • **Personal Interview**

* Written test may be conducted depending upon the number of applications received

- Exam pattern shall be as below for posts where Written Test is being conducted: -

S. No.	Name of the test	Questions	Maximum Marks	Medium of Examination	Duration
1	Professional Knowledge	60	60	English and Hindi	60 min
2	English Language	20	20	English	15 min
3	General Awareness with Special Reference to Banking Industry	20	20	English and Hindi	30 min
	Total	100	100		105 min

- Candidates are required to obtain a minimum qualifying score in each test /section (if conducted) and also a minimum qualifying total score in the online test to be shortlisted for Personal Interview.
- There will be no negative marking in the written test.
- Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.
- Marks of Professional Knowledge only shall be reckoned for shortlisting the candidates for participation in further selection process and drawing the rank list.

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Marks obtained in English Language, General Awareness will not be considered for preparing final merit list for interview.

- Minimum qualifying criteria shall be decided by Bank on basis of performance of candidates in online written test.
- The Bank reserves the right to decide and change the minimum qualifying criteria at its sole discretion.
- Cut-offs will be decided by the Bank based on various parameters and candidates will be shortlisted for interview accordingly.
- Instructions related to exam shall be communicated before the scheduled date of exam and details of further process for online examination will be informed through our Bank's website **https://punjabandsindbank.co.in/**.
- The Bank reserves its right to call for the Personal Interview, candidates in a ratio, at its sole discretion.
- Candidates shall be called for Personal Interview on the basis of their performance in the written test.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- Candidates not clearing the Personal Interview will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in written test and Personal Interview.
- Personal Interview score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
- The Personal Interview venue, time & date will be informed to the shortlisted candidates in the respective call letter and candidates have to attend the same at their own cost. The call letters will be sent **by email only**. The interviews will be conducted at New Delhi, unless otherwise specified.

- **Final Selection** for appointment shall be made from the top ranked candidates in merit list.
  - ➢ The candidates have to qualify in both written test and interview separately (if conducted).
  - ➢ The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test and Personal Interview.
  - ➢ Final merit list shall be prepared based on marks obtained in entire selection process.

- **Result Publication**
  Results of candidates called for Interview, Final Result etc. will be made available on the Bank's website.

- **EXAMINATION CENTERS:**

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The examination will be conducted online at venues across many centers in India. A tentative list of centers for Online Examination is as below: -

State /UT / NCR	Examination Center
Andhra Pradesh	Vishakhapatnam
Arunachal Pradesh	Naharlagun
Assam	Guwahati
Bihar	Patna
Chandigarh	Chandigarh/Mohali
Chhattisgarh	Raipur
New Delhi	Delhi/Delhi-NCR
Goa	Panaji
Gujarat	Ahmedabad/Gandhinagar
Haryana	Ambala
Himachal Pradesh	Hamirpur
Jammu & Kashmir	Jammu
Karnataka	Bengaluru
Kerala	Ernakulum
Madhya Pradesh	Bhopal
Maharashtra	Mumbai/ Thane/ Navi Mumbai/MMR
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima
Odisha	Bhubaneshwar
Puducherry	Puducherry
Punjab	Jalandhar
	Patiala
Rajasthan	Jaipur
Tamil Nadu	Chennai
Telangana	Hyderabad
Tripura	Agartala
Uttar Pradesh	Lucknow
	Meerut
Uttarakhand	Dehradun
West Bengal	Kolkata

- No request for change of Examination Centre/Date/Session shall be entertained.
- Bank reserves the right to merge, cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
- Bank also reserves the right to allot any centre to the candidate other than the one he/ she had opted for.

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- Candidate will appear for the examination at an Examination Centre at his/ her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- Any unruly behaviour/ misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from future exams conducted by Bank.

11. LIST OF DOCUMENTS TO BE PRODUCED FOR ONLINE EXAMINATION AND DOCUMENT VERIFICATION

a) IDENTITY VERIFICATION:

- The examination call letter along with a photocopy of the candidate's photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazzetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognised College/ University/ Aadhar/ E-aadhar card with a photograph/ Employee ID, should be submitted to the invigilator for verification at time of Examination.
- 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 written test.
- Ration Card and Learners Driving License will not be accepted as valid id proof for this process.
- In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.
- Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the photo identity proof along with call letter while attending any stage of the recruitment process, without which they will not be allowed to appear for the same
- The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.

b) BIOMETRIC DATA – Capturing and Verification

The Bank, at various stages, may capture photo and thumb impression of the candidates in digital format for biometric verification of the candidates called for written exam/ interview/ joining.

Candidate will ensure that his/ her correct thumb impression is captured at various stages as any inconsistency will lead to rejection of their candidature. Accordingly, candidates must follow the guidelines that shall be provided to them in their call letter. In case, if any candidate is found not to be genuine, then apart from taking legal actions against him/ her, his/ her/ their candidature will be cancelled.

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ENGAGEMENT OF MSME RELATIONSHIP MANAGERS ON CONTRACTUAL BASIS

Further, the candidate is advised not to apply any external matter like Mehandi, ink, chemical etc. on his/ her hands.

c) **Candidates must produce original documents along with self-attested copies thereof as detailed below**, **when called for Document Verification** failing which they shall not be allowed to appear for further process: -

- Appropriate certificate in support of Date of Birth.
- Printout of interview call letter.
- Valid system generated printout of the online application form.
- Age relaxation and reservation valid proofs.
- All Certificates and testimonials of Educational Qualification and other Certifications from Standard Xth onwards. (Semester-wise marksheets and Provisional / Final Degree Certificate for Graduation & PG)
- All Appropriate document(s) in support of work experience. NOC from the existing employer (if applicable).
- Appropriate Certificate(s) in support of Caste/Category/ Disability (if applicable). **In case of OBC Candidates, OBC caste certificate must contain the Non-creamy layer clause and caste must be notified in Central List for State as displayed on www.ncbc.co.in**. OBC Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. The OBC Certificate not on the prescribed format and/or without the non-creamy layer clause and/or caste not matching letter by letter with Central List of state for OBC, will not be accepted and the applicant's candidature will be cancelled and he/she will also not be permitted to participate under the General/ Unreserved category.
- Valid Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of EWS category candidates.
- Valid Disability certificate in the prescribed format issued by the District Medical Board in case of Persons With Benchmark Disability category.
- Persons eligible for age relaxation under 2.3 (v) must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.
- Photo Identify Proof of name and permanent address.
- Two passport size photographs similar to that uploaded on the application form.
- Cibil Score Report
- Any other relevant documents in support of eligibility.

No request for extension of time for production of certificate(s) as mentioned above, beyond the said date shall be entertained.

NO DOCUMENT SHOULD BE DIRECTLY SENT TO THE BANK.

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12. APPLICATION FEE (NON-REFUNDABLE)

Category of Applicant	Application Fee
SC/ST/ PWD	100 + GST + Payment Gateway Charges
General, EWS & OBC	850 + GST + Payment Gateway Charges

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

13. HOW TO APPLY

Eligible candidate has to apply online through the Bank's website (**https://punjabandsindbank.co.in/**) only. No other means/ mode of application are acceptable.

a) IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should refer guidelines for scanning the photograph, signature, thumb impression, hand-written declaration and documents as available on Bank's website. Additionally, candidates to note the following: -

i) Candidates must scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guidelines for photograph & signature scan and upload.

ii) 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.

iii) Scan their Thumb impression, Handwritten declaration for upload

iv) Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Appointment Process. Bank 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 should create his/her new e-mail ID before applying online and must maintain that e-mail account and mobile number.

v) Image File format should be .jpg, .jpeg

vi) The following Documents must be scanned in **PDF format** only and uploaded with the application:-

a. Left Thumb impression
b. Hand Written declaration
c. Brief Resume
d. ID Proof (with address)
e. Age Proof (Birth Certificate or 10th Certificate clearly mentioning DoB)
f. Educational Certificates i.e. 10th certificate, 12th certificate, final graduation degree and other post-graduation and other qualification certificates.

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g. Experience Certificates (Experience certificates from current and previous employers with clearly mentioned joining and relieving date (if applicable), alongwith nature of duties performed.)

vii) No application shall be entertained beyond the stipulated date & incomplete applications will be rejected.
viii) In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.
ix) Candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement before applying.
x) Candidates are advised to take a printout of their system generated online application form after submitting the application.
xi) No request for change of address/ email id/ phone number/caste/category will be entertained. Candidates are advised to fill up the online application carefully and furnish the correct information in the application.
xii) A candidate should ensure that signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the Bank in future should be identical and there should be no variation of any kind. Signature in CAPITAL LETTERS will not be acceptable.

b) APPLICATION PROCEDURE:

For registration log on to the Bank's website **https://punjabandsindbank.co.in/** and on the Home Page under the link "Recruitment" click the relevant Notification.

c) PAYMENT OF FEES

i) Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only.
ii) Cash, Cheques, Money Orders, Postal Stamps etc. will NOT BE ACCEPTED.
iii) Application once made will not be allowed to be withdrawn and the Fees once paid will NOT be refunded on any account nor can it be held in reserve for any other examination or selection.

14. GENERAL INSTRUCTIONS AND CONDITIONS:

(i) The Bank reserves the right to reject the candidature of any candidate at any stage of the recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited.
(ii) Bank will consider the eligibility of candidates based on their suitability and experience as per Bank's requirement.
(iii) Merely fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview.

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(iv) Bank reserves its right to change / add / cancel the selection process & re-schedule at its discretion, under unforeseen circumstances, if any. Change, if any, will be announced on our Bank's website or by email. Bank reserves the right to cancel the entire process without giving any reason/notice/intimation /refund of application fee and Intimation charges and such decision of the Bank will not be notified or intimated to the candidates individually.

(v) Any notice/communication meant for the candidates displayed on the Bank's Website or sent by Registered/Speed Posts or conveyed to the email id mentioned in the application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes. The Bank takes no responsibility for any delay in receipt or non-receipt of any application or communication. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process. The Bank is not responsible for any postal delay or delay due to technical reasons.

(vi) Candidature at all the stages of recruitment process will be purely provisional subject to satisfying prescribed eligibility criteria mentioned in this advertisement.

(vii) Decision of Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of Interview, selection and any other matter relating to recruitment will be final and binding on the candidate. The Bank in this regard shall entertain no correspondence or personal enquiries.

(viii) Only candidates willing to serve anywhere in India should apply unless location for Post advertised is specified.

(ix) The possibility of occurrence of some problems in administration of examination cannot be ruled out completely, which may impact test delivery/ generation of result. In such cases, every effort will be made to resolve the problem, which may include delay in conduct of examination on allotted date, movement of candidates, conduct of another examination if considered necessary etc. at the absolute discretion of the Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(x) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Delhi.

(xi) In case any dispute arises on account of interpretation in version other than English, the English version will prevail.

(xii) **CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.**

(xiii) **Action against Candidates Found Guilty of Misconduct:** Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated and should not suppress any material information while submitting application. If a candidate is (or has been) found guilty of –

a. using unfair means during the Written Test/ Interview or subsequent selection procedure or
b. impersonating or procuring impersonation by any person or resorting to any irregular or improper means in connection with his/ her candidature for selection or

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(A Government of India Undertaking)
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c. obtaining support for his/ her candidature by unfair means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
   - To be disqualified from the written test/ Interview for which he/ she is a candidate.
   - To be debarred either permanently or for a specified period from any examination or recruitment conducted by Punjab and Sind Bank.
   - For termination of service, if he/ she has already joined the Bank.

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

15. DISCLAIMER

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

NEW DELHI
Date: 29.05.2025

DEPUTY GENERAL MANAGER
Human Resource Development