

# Recruitment of Specialist Cadre Officers FY 2018-19

IDBI Bank (51% share held by Life Insurance Corporation of India) invites online applications from eligible Indian citizens for the below mentioned posts. Candidates fulfilling required eligibility criteria may apply On-line through the link given in Bank's website <a href="https://www.idbi.com">www.idbi.com</a>.

Start Date of Online Registration & Payment of Application Fee/ Intimation Charges - Online:	18.04.2019
Last Date of Online Registration & Payment of Application Fee/ Intimation Charges - Online:	30.04.2019

#### PLEASE NOTE

- 1. Cut-off date for eligibility criteria is March 01, 2019
- 2. Candidate can apply for only one post under this recruitment process.
- 3. The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment.
- 4. Before applying, candidates should ensure that they fulfill the eligibility as on the cut-off date. Admission to Group Discussions (GD)/ Personal Interview (PI), if any, will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents with the originals when the candidate reports for GD/ PI, if called.
- 5. Candidates are advised to check Bank's website <a href="www.idbi.com">www.idbi.com</a> for all further announcements/details. Any revision/ corrigenda will be provided/ hosted on the Bank's authorized website only.
- 6. Only Candidates willing to serve anywhere in India, should apply.

### 2. Details of Reservation in Posts:-

Grade	No of					eserved for			
	Vacancies	General	SC	ST	OBC	EWS	PWD		
GM (Grade E)	1	1	0	0	0	0			
DGM (Grade D)	6	5	0	0	1	0			
AGM (Grade C)	36	18	5	2	9	2	3		
Manager (Grade B)	77	37	11	5	20	4			
TOTAL	120	61	16	7	30	6			

• The number of vacancies/ reserved vacancies is provisional and may vary according to the actual requirement of the Bank. Please note that the reservation in respect of different posts in each scale will be as decided by the bank.



- Candidates belonging to reserved categories for which no vacancy has been announced are free to apply against vacancies announced for Unreserved/ General category provided they meet the eligibility criteria laid down for General Category candidates.
- Abbreviations used: SC Scheduled Caste, ST Scheduled Tribe, OBC Other Backward Classes, EWS-Economically Weaker Sections, PWD- Person with disabilities, OI- Orthopedically Impaired, VI Visually Impaired. (PWD includes OI, VI.)

### Note:

- (a) SC/ST/OBC/EWS/Person with disabilities (PWD)/ Ex-Servicemen would be eligible for age relaxation as per Government of India guidelines.
- (b) The numbers of posts are provisional and may vary depending upon the future requirements. The Bank reserves the right to draw a waitlist and consider waitlisted candidate(s) for future requirements, if any. Offers could be issued in phases, as per the Bank's requirement.
- (c) Candidate can apply for only one post under this recruitment process.
- (d) IDBI Bank reserves the right to make an offer for a post, one grade lower, even though the candidate applies and fulfills the eligibility criteria for the higher grade post.
- (e) IDBI Bank reserves the right to place the selected candidates in any of the functional areas of the Bank other than those advertised, if found suitable for the same.
- (f) It is clarified that it may not be possible to employ PWD candidates in all offices/ branches of the Bank and in case of their selection they will have to work in the post identified as suitable for them by the Bank.

## 3. **Eligibility criteria**

# 3.01 **Nationality/Citizenship**:

Candidates must be either (a) a citizen of India, or (b) a subject of Nepal, or (c) a subject of Bhutan, or (d) a Tibetan refugee (who came over to India before 1st January 1962) with the intention of permanently settling in India or (e) a person of Indian origin, who have migrated from Pakistan, Myanmar (formally 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 the candidate belonging to categories (b), (c), (d) or (e) above shall be a person in whose favour a certificate of eligibility has been issued by Government of India.

# 3.02 Age, Educational qualification and Experience (as on March 01, 2019):

Post	Functional	Grade	Vacan	Age	Educational Qualification	Experience	Job Profile #
Code	Area		cies				
	Online Channel (Mobile Banking/ I-Net Banking)	Gr.D	1	Min – 35 Yrs Max 45 Yrs	Graduation (B.E./ B.Tech) in Electronics & Telecommunications/ Computer Science/ Electronics & Electrical/ Information Technology/ Electronics & Communication OR Graduate with Post-Graduation in MCA from a Recognized University.	Minimum 10 Years experience as an officer in :  a) Scheduled Commercial Bank preferably with Technology Domain Knowledge related to Digital Channels OR	various bigital balling froducts a supporting if

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Online Channel (Mobile Banking/ I-Net Banking)  [AGM]  Online Channel (Mobile	Gr.C Gr.B	3	Min - 28 Yrs Max 40 Yrs Min – 25 Yrs	Graduation (B.E./ B.Tech) in Electronics & Telecommunications/ Computer Science/ Electronics & Electrical/ Information Technology/ Electronics & Communication OR Graduate with Post-Graduation in MCA from a Recognized University.  Graduation (B.E./ B.Tech) in Electronics & Telecommunications of Communication of Communications of Commun	b) Technological/ Fintech Companies preferably with Banking Domain Knowledge related to Digital Channels. Out of which minimum 5 years experience in handling Online Channel (I-Net & Mobile Banking), Payment Solutions, e-commerce/ m-commerce etc.  Minimum 7 Years experience as an officer in: a) Scheduled Commercial Bank preferably with Technology Domain Knowledge related to Digital Channels OR b) Technological/ Fintech Companies preferably with Banking Domain Knowledge related to Digital Channels. Out of which minimum 4 years experience in handling Online Channel (I-Net & Mobile Banking), Payment Solutions, e-commerce/ m-commerce etc.  Minimum 4 Years experience as an officer in: a) Scheduled Commercial Bank preferably with	3) Provide Innovative solutions like Digital Signatures / OTPs / or other innovative authentication methodology to secure online channels.  4) Benchmarking the existing product suite (Internet Banking / Mobile Banking / Social media / Electronic remittance Products) against industry and drive product enhancements & Innovations.  5) Co-ordinate with all support functions (Technology, Operations, Marketing, Finance, Compliance & Risk) to implement the Business Strategy.
Banking/ I-Net Banking) [Manager]			Max. – 35 Yrs	Telecommunications/ Computer Science/ Electronics & Electrical/ Information Technology/ Electronics & Communication OR Graduate with Post-Graduation in MCA from a Recognized University.	Technology Domain Knowledge related to Digital Channels <b>OR</b> b) Technological/ Fintech Companies preferably with Banking Domain Knowledge related to Digital Channels. Out of which minimum <b>2 years</b> experience in handling Online Channel (I-Net & Mobile Banking), Payment Solutions, e-commerce/ m-commerce etc.	
ME Business - Physical & Digital PoS, IPG [AGM]	Gr.C		Min - 28 Yrs Max 40 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University.	Minimum 7 Years experience as an officer in a) Scheduled Commercial Bank OR b) Technological/ Fintech Companies Preferably with Banking Domain Knowledge. Out of which minimum 4 years experience in Operations and minimum 2 years in ME business, Internet Payment Gateways, UPI, AePS, QR Codes etc.	1) Managing PoS Payment solutions, e-commerce using Debit / Credit Cards / Wallets / UPI on Merchant site infrastructure and also on payment gateways & their integration, deployments.  2) Payment & Settlement Industry knowledge along with new trends like UPI, NFC, QRs, AePS etc.  3) Payment Collection business product conceptualization and implementations.  4) Liaisoning / interacting with various agencies like VISA/Master/NPCI/ etc. in rolling out new variants of PoS machines & solutions.



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ME Business - Physical & Digital PoS, IPG [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University.	Minimum 4 Years experience as an officer in a) Scheduled Commercial Bank OR b) Technological/ Fintech Companies Preferably with Banking Domain Knowledge. Out of which minimum 2 years experience in Operations and minimum 1 years in ME business, Internet Payment Gateways, UPI,AePS, QR Codes etc.	5) Liaisoning with various vendors for the production/designing of PoS machines, Payments Gateways, Merchant/biller aggregator & also for settlement of transactions with various merchants. 6) Regulatory framework on acquiring business etc. 7) Compliances to information system Audits / Information Security Group.
Card Products & Pre Paid Instrument Products [AGM]	Gr.C	1	Min - 28 Yrs Max 40 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University.	Minimum 7 Years experience as an officer in a) Scheduled Commercial Bank with Technology Domain Knowledge Preferably related to Card Industry OR b) Card Network/ Payment Aggregators/ Fintech Companies Preferably with Banking Domain Knowledge related to Card Industry. Out of which minimum 4 years experience in handling Various Card Products & Pre Paid Instrument Portfolio.	1) Managing Payment solutions like Pre paid Instruments / Cards, e-commerce using Debit Cards on Merchant site infrastructure and also on payment gateways & their integration, deployments.  2) Ensuring regulatory framework on Mobile / e-wallets and integration with merchants.  3) Provide Innovative solutions for card security, NFC/ Bluetooth / RFID/ Biometric technology in payment space  4) Payment business product conceptualization and
Card Products & Pre Paid Instrument Products [Manager]	Gr.B	2	Min – 25 Yrs Max. – 35 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University.	Minimum 4 Years experience as an officer in a) Scheduled Commercial Bank with Technology Domain Knowledge Preferably related to Card Industry OR b) Card Network / Payment Aggregators / Fintech Companies Preferablywith Banking Domain Knowledge related to Card Industry. Out of which minimum 2 years experience in handling Various Card Products & Pre Paid Instrument Portfolio.	implementations.  5) Liaising / interacting with various agencies like VISA/Master/NPCI etc. in rolling out new variants of Cards/ Pre paid instruments.  6) Liaising with various vendors for the production/designing of Cards, PoS machines, Payments Gateways, Merchant/biller aggregator & also for settlement of transactions with various merchants.  7) Regulatory framework on pre-paid instruments, acquiring business, Card issuance etc.  8) Compliances to information system Audits / Information Security Group.



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ATMs/ CRMs [AGM]	Gr.C	Min - 28 Yrs Max 40 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University.	Minimum 7 Years experience as an officer in a) Scheduled Commercial Bank Preferably with Technology Domain Knowledge related to ATM Industry  OR b) Technological / Fintech Companies Preferably with Banking Domain Knowledge related to ATM Industry. Out of which minimum 4 years experience in handling ATMs/ Cash Recyclers Portfolio.	<ol> <li>Managing ATMs / CRMs Payment solutions, m-commerce using Debit / Credit Cards / Wallets / UPI etcon ATMs/ CRMs site infrastructure and also their integration &amp; deployments.</li> <li>Payment &amp; Settlement Industry knowledge along with new trends like e-surveillance, anti skimming, EMV etc.</li> <li>ATM / CRM business product conceptualization and implementations.</li> </ol>
ATMs/ CRMs [Manager]	Gr.B	Min – 25 Yrs Max. – 35 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University.	Minimum 4 Years experience as an officer in a) Scheduled Commercial Bank Preferably with Technology Domain Knowledge related to ATM Industry OR b) Technological / Fintech Companies Preferably with Banking Domain Knowledge related to ATM Industry. Out of which minimum 2 years experience in handling ATMs/ Cash Recyclers Portfolio.	<ul> <li>4) Liaising / interacting with various agencies like VISA/Master/NPCI/ etc. in rolling out new variants of machines &amp; solutions.</li> <li>5) Liaising with various vendors for the procuring /designing of machines, &amp; also for settlement of transactions with various vendors.</li> <li>6) Regulatory framework on ATM business etc.</li> <li>7) Compliances to information system Audits / Information Security Group.</li> </ul>
Marketing - Digital Banking Products [DGM]	Gr.D	Min – 35 Yrs Max 45 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University  Desirable Qualification:  MBA / PGDM /PGDBA in Marketing is preferable	Minimum 10 Years experience as an officer in:  a) Scheduled Commercial Bank preferably with Marketing Domain Knowledge OR b)Card Network / Payment Aggregators / Fintech Companies preferably with Banking Domain Knowledge. Out of which minimum 5 years experience in handling Sales & Marketing Portfolio and minimum 2 Years in Digital Banking related Products such as Payment Solutions, Cards ,ME Business, AePS , QR , UPI etc.	1) Understanding Techno-functional aspects of various Digital Banking Products, Product Market Mapping, Analyse trends & Supporting IT applications. 2) Managing Marketing of Digital Banking Products & Solutions, Awareness Creation activities, Handling marketing tie-ups & Aggregator on-boarding. 3) Provide Innovative Marketing solutions. 4) Benchmarking the existing product suite (Internet Banking / Mobile Banking / Social media / Electronic remittance Products) against industry and drive product enhancements & Innovations. 5) Co-ordinate with all support functions (Technology, Operations, Marketing, Finance, Compliance & Risk) to implement the Business Strategy.



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Marketing - Digital Banking Products [AGM]	Gr.C	2	Min - 28 Yrs Max 40 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University  Desirable Qualification: MBA / PGDM /PGDBA in Marketing is preferable	Minimum 7 Years experience as an officer in: a) Scheduled Commercial Bank preferably with Marketing Domain Knowledge OR b) Card Network / Payment Aggregators / Fintech Companies preferably with Banking Domain Knowledge. Out of which minimum 4 years experience in handling Sales & Marketing Portfolio and minimum 2 Years in Digital Banking related Products such as Payment Solutions, Cards, ME Business, AePS, QR, UPI etc.	1) Understanding Techno-functional aspects of various Digital Banking Products & Supporting IT applications. 2) Managing Marketing of Digital Banking Products & Solutions, Awareness Creation activities, Handling marketing tie-ups & Aggregator on-boarding. 3) Provide Innovative Marketing solutions. 4) Benchmarking the existing product suite (Internet Banking / Mobile Banking / Social media / Electronic remittance Products) against industry and drive product enhancements & Innovations
Marketing - Digital Banking Products [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs	B.E./ B.Tech. OR Any Graduation from a Recognized University  Desirable Qualification:  MBA / PGDM /PGDBA in  Marketing is preferable	Minimum 4 Years experience as an officer in: a) Scheduled Commercial Bank preferably with Marketing Domain Knowledge OR b) Card Network / Payment Aggregators / Fintech Companies preferably with Banking Domain Knowledge. Out of which minimum 2 years experience in handling Sales & Marketing Portfolio and minimum 1 Years in Digital Banking related Products such as Payment Solutions, Cards ,ME Business, AePS , QR , UPI etc.	and drive product enhancements & Innovations.  5) Co-ordinate with all support functions (Technology, Operations, Marketing, Finance, Compliance & Risk) to implement the Business Strategy.
Pure Tech / Innovation - Mix of IT & Digital Banking [DGM]	Gr.D	1	Min – 35 Yrs Max 45 Yrs	Graduation (B.E./ B.Tech) in Electronics & Telecommunications/ Computer Science/ Electronics & Electrical/ Information Technology/ Electronics & Communication OR Graduate with Post-Graduation in MCA from a Recognized University.	Minimum 10 Years experience as an officer in:  a) Scheduled Commercial Bank preferably with Technology Domain Knowledge related to Digital Channels OR b) Technological / Fintech Companies preferably with Banking Domain Knowledge related to Digital Channels. Out of which minimum 5 years experience in handling Emerging Digital Banking areas preferably handled UPI / Machine Learning / Artificial Intelligence / Applications in Robotics (Chat Bots), Block chain & understanding on latest Operating Systems / Data Base Systems / Networks as Business analyst.	1) Understanding Techno-functional aspects of various Digital Banking Products & Supporting IT applications. 2) Managing emerging areas of Digital Banking Such as: UPI Based Solutions, Robotics, Block Chain Applications, Artificial Intelligence, Chat / Voice Bots, On-line Lending, API Platforms / Layering ,OMNI Chennels Data analysis for new product features etc. 3) Managing solutions for secure online channels, Security features of the product (Network / encryption), Product Risk Assessment. 4) Co-ordinate with all support functions (Technology, Operations, Marketing, Finance, Compliance & Risk, Complaint Management) to implement the Business Strategy. 5) Management of various Projects and drive the team for time bound completion.

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	Pure Tech / Innovation - Mix of IT & Digital Banking [AGM]		2	Min - 28 Yrs Max 40 Yrs	Graduation (B.E./ B.Tech) in Electronics & Telecommunications/ Computer Science/ Electronics & Electrical/ Information Technology/ Electronics & Communication OR Graduate with Post-Graduation in MCA from a Recognized University.	Minimum <b>7 Years</b> experience as an officer in:  a) Scheduled Commercial Bank preferably with Technology Domain Knowledge related to Digital Channels <b>OR</b> b) Technological / Fintech Companies preferably with Banking Domain Knowledge related to Digital Channels.  Out of which minimum <b>4 years</b> experience in handling Emerging Digital Banking areas preferably handled UPI / Machine Learning / Artificial Intelligence / Applications in Robotics (Chat Bots), Block chain & understanding on latest Operating Systems / Data Base Systems / Networks as Business analyst.	1) Understanding Techno-functional aspects of various Digital Banking Products & Supporting IT applications. 2) Managing emerging areas of Digital Banking Such as: UPI Based Solutions, Robotics, Block Chain Applications, Artificial Intelligence, Chat / Voice Bots, On-line Lending, API Platforms / Layering ,OMNI Chennels Data analysis for new product features etc. 3) Managing solutions for secure online channels, Security features of the product (Network / encryption), Product Risk Assessment. 4) Co-ordinate with all support functions
	Pure Tech / Innovation - Mix of IT & Digital Banking [Manager]	Gr.B	2	Min – 25 Yrs Max. – 35 Yrs	Graduation (B.E./ B.Tech) in Electronics & Telecommunications/ Computer Science/ Electronics & Electrical/ Information Technology/ Electronics & Communication OR Graduate with Post-Graduation in MCA from a Recognized University.	Minimum 4 Years experience as an officer in: a) Scheduled Commercial Bank preferably with Technology Domain Knowledge related to Digital Channels OR b) Technological / Fintech Companies preferably with Banking Domain Knowledge related to Digital Channels. Out of which minimum 2 years experience in handling Emerging Digital Banking areas preferably handled UPI / Machine Learning / Artificial Intelligence / Applications in Robotics (Chat Bots), Block chain & understanding on latest Operating Systems / Data Base Systems / Networks.	(Technology, Operations, Marketing, Finance, Compliance & Risk, Complaint Management) to implement the Business Strategy.  5) Management of various Projects and drive the team for time bound completion.
2 - IT	Database Administrator - Oracle [AGM]	Gr.C	2	Min - 28 Yrs Max 36 Yrs	Qualification: Full time course in B.E. / B.Tech with specialiazation in Electronics and Communication/Computer Science/ Computer Science & Engineering/ Computer Science & Technology/ Information	Experience of <b>5-7 years</b> on Oracle DBA activities in Banking/BFSI/PSU sector or any Enterprise level experience	Oracle DBA activities in Banking/BFSI/PSU sector or any Enterprise level experience
	Database Administrator - Oracle [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs	Technology <u>OR</u> Graduate with Post-Graduation in MCA (Full time) from a University/ Institute recognized by Govt. of India or its Regulatory Bodies.  Mandatory: Oracle Certified Administrator (atleast 11g)	Experience of <b>3-5 years</b> on Oracle DBA activities in Banking/BFSI/PSU sector or any Enterprise level experience	

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Database Administrator - SQL Server [AGM]	Gr.C	2	Min - 28 Yrs Max 36 Yrs	Qualification: Full time course in B.E. / B.Tech with specialiazation in Electronics and Communication/Computer Science / Computer Science & Engineering / Computer Science & Technology / Information Technology OR Graduate with	Experience of <b>5-7 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	Relevant on-the-job experience in Banking/BFSI/PSU sector or any Enterprise level experience
Database Administrator - SQL Server [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs	Post-Graduation in MCA (Full time) from a University/ Institute recognized by Govt. of India or its Regulatory Bodies.  Mandatory: Microsoft SQL Server, MCSA Version of SQL server	Experience of <b>3-5 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	
System Administration (UNIX – AIX) [AGM]	Gr.C	2	Min - 28 Yrs Max 36 Yrs	Qualification: Full time course in B.E. / B.Tech with specialiazation in Electronics and Communication/Computer Science/ Computer Science & Engineering / Computer Science &	Experience of <b>5-7 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	Relevant on-the-job experience in Banking/ BFSI/PSU sector or any Enterprise level experience
System Administration (UNIX – AIX) [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs		Experience of <b>3-5 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	
System Administration (Windows)  [AGM]	Gr.C	2	Min - 28 Yrs Max 36 Yrs	Qualification: Full time course in B.E. / B.Tech with specialiazation in Electronics and Communication/Computer Science/ Computer Science & Engineering/ Computer Science & Technology/ Information Technology OR Graduate with	Experience of <b>5-7 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	Relevant on-the-job experience in Banking/ BFSI/PSU sector or any Enterprise level experience



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System Administration (Windows) [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs	Post-Graduation in MCA (Full time) from a University/ Institute recognized by Govt. of India or its Regulatory Bodies.  Mandatory: Windows Administration certification MCSA/MCSE	Experience of <b>3-5 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	Relevant on-the-job experience in Banking/ BFSI/PSU sector or any Enterprise level experience
Network Administrator [AGM]	Gr.C	2	Min - 28 Yrs Max 36 Yrs	Qualification: Full time course in B.E. / B.Tech with specialiazation in Electronics and Communication/Computer Science/ Computer Science & Engineering/ Computer Science & Technology/ Information	Experience of <b>5-7 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	Relevant on-the-job experience in Banking/BFSI/PSU sector or any Enterprise level experience
Network Administrator [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs	Technology <u>OR</u> Graduate with Post-Graduation in MCA (Full time) from a University/ Institute recognized by Govt. of India or its Regulatory Bodies.  Mandatory: Network Administration certification CCNA, CCNP	Experience of <b>3-5 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	
Project Manager [AGM]		1	Min - 28 Yrs Max 36 Yrs	Qualification: Full time course in B.E. / B.Tech with specialiazation in Electronics and Communication/Computer Science/ Computer Science & Engineering/ Computer Science & Technology/ Information	Experience of <b>5-7 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	Relevant on-the-job experience in Banking/BFSI/PSU sector or any Enterprise level experience
Project Manager [Manager]	Gr.B	2	Min – 25 Yrs Max. – 35 Yrs	Technology <u>OR</u> Graduate with Post-Graduation in MCA (Full time) from a University/ Institute recognized by Govt. of India or its Regulatory Bodies.  Mandatory: Certification on Project Management from leading Project Management Institute e.g. PMP, PgMP certification from PMI	Experience of <b>3-5 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	

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	Officers in IT for Demand Management Group (DMG) [DGM]	Gr.D	1	Min – 35 Yrs Max 45 Yrs	Qualification: Full time course in B.E. / B.Tech with specialiazation in Electronics and Communication/Computer Science/ Computer Science & Engineering/ Computer Science & Technology/ Information	Experience of <b>7-9 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	Relevant on-the-job experience in Banking/BFSI/PSU sector or any Enterprise level experience
	Officers in IT for Demand Management Group (DMG) [AGM]	Gr.C	2	Min - 28 Yrs Max 36 Yrs	Technology <u>OR</u> Graduate with Post-Graduation in MCA (Full time) from a University/ Institute recognized by Govt. of India or its Regulatory Bodies.	Experience of <b>5-7 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	
	Officers in IT for Demand Management Group (DMG) [Manager]	Gr.B	4	Min – 25 Yrs Max. – 35 Yrs		Experience of <b>3-5 years</b> in Banking/BFSI/PSU sector or any Enterprise level experience	
3 - Treasury	GM - Treasury	Gr.E	1	Min - 38 Yrs Max 45 Yrs	Qualification: MBA/ CA / CFA / Post Graduate in Commerce / Economics or Degree with adequate Treasury Professional Diploma / Certificate.  Expected Specialization: Direct Dealings in Financial Products & Markets /Treasury Operations with experience in handling forex and investment functions	Minimum <b>12 years</b> in Banking / Treasury in Officer position of which at least the recent <b>3 years</b> should be as Head/ Team Leader of Treasury Forex / Investment Dealing Team	Responsible for managing and leading teams for efficient management of Treasury Dealings in Rupee/ Forex segments viz., fund management, investments, trading, forex, derivatives, sales and structure products etc., with clear targets to maximize income and profitability objectives and ensuring internal and regulatory control, compliance and reporting.
	DGM - Forex Treasury	Gr.D	1	Min – 35 Yrs Max 45 Yrs	Qualification: MBA/ CA / CFA / Post Graduate in Commerce / Economics or Degree with adequate Treasury Professional Diploma / Certificate.  Expected Specialization: Direct Dealings in Financial Products & Markets. Treasury Operations with experience in handling Forex functions	Minimum <b>8 years</b> in Banking / Treasury in Officer position of which at least the recent <b>2 years</b> should be as Head / Team Leader of Treasury Forex Dealing Team	Responsible for managing and leading Treasury Forex Dealing Teams covering forex dealing, trading, sales, derivatives, structure products and forex fund and liquidity management for efficient management of Treasury Forex segment with clear targets to maximize income and profitability objectives and ensuring internal and regulatory control, compliance and reporting.



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DGM - Rupee Treasury	Gr.D	1	Min – 35 Yrs Max 45 Yrs	Qualification: MBA/ CA / CFA / Post Graduate in Commerce / Economics or Degree with adequate Treasury Professional Diploma / Certificate.  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury Operations with experience in handling investment, fund management and money market functions	Minimum <b>8 years</b> in Banking / Treasury in Officer position of which at least the recent <b>2 years</b> should be as Head/ Team Leader of Treasury Investment, fund management and Money Market Dealing Team	Responsible for managing and leading Treasury Rupee Dealing Teams covering Money Market, Fund and Liquidity Management, Investments and Trading with clear targets to maximize income and profitability objectives and ensuring internal and regulatory control, compliance and reporting.
AGM - Chief Dealer Forex	Gr.C	1	Min - 28 Yrs Max 36 Yrs	Qualification: MBA/ CA / CFA / or Degree with adequate Treasury Professional Diploma / Certificate.  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury Operations in Forex functions.		Responsible for managing and leading Treasury Rupee Dealing Teams covering Money Market, Fund and Liquidity Management, Investments and Trading with clear targets to maximize income and profitability objectives and ensuring internal and regulatory control, compliance and reporting.
AGM - Chief Dealer Investments	Gr.C	1	Min - 28 Yrs Max 36 Yrs	Qualification: MBA/ CA / CFA / or Degree with adequate Treasury Professional Diploma / Certificate  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury Operations investments, Fund Management and Money Market.	Minimum <b>5 years</b> in Banking / Treasury in Officer position of which at least the recent <b>2 years</b> should be as Treasury Investment, Fund Management and Money Market Dealer / Chief Dealer.	Directly responsible for dealing level management and leading a team of dealers for Money Market, Fund and Liquidity Management, Investments and Trading in SLR and Non-SLR Securities for efficient management of Bank's liquidity, CRR and SLR management and for investment and trading purpose with clear targets to maximize income and profitability objectives and ensuring internal and regulatory control, compliance and reporting.
AGM - Forex Sales	Gr.C	1	Min - 28 Yrs Max 36 Yrs	Qualification: MBA/ CA/CFA/ or Degree with adequate Treasury Professional Diploma / Certificate  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury or Trade Finance Operations in Forex functions.	Minimum <b>5 years</b> in Banking / Treasury in Officer position of which at least the recent <b>2 years</b> should be as Treasury Forex Dealer / Forex Sales or Trade Finance Officer.	Directly responsible for dealing level management and managing a sales team for treasury product sales through direct channel to corporate and large value customers and through the Bank's branches channel and trade execution and reporting with clear sales strategy and target achievement.



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Manager - Forex Dealer	Gr.B	1	Min - 25 Yrs Max 35 Yrs	Qualification: MBA/ CA / CFA / or Degree with adequate Treasury Professional Diploma / Certificate  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury or Trade Finance Operations in Forex functions	Minimum <b>2 years</b> in Treasury of which at least the recent <b>1 year</b> should be as Treasury Forex Dealer / Forex Sales or Trade Finance Officer	Directly responsible for interbank dealing in forex covering spot, forward, swap, futures and forex liquidity and money market operations of the Bank with clear business and profit target to achieve.
Manager - Derivatives Dealer	Gr.B	1	Min - 25 Yrs Max 35 Yrs	Qualification: MBA/ CA / CFA / or Degree with adequate Treasury Professional Diploma / Certificate  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury Operations in Forex and Derivatives functions.	Minimum <b>2 years</b> in Treasury of which at least the recent <b>1 year</b> should be as Treasury Forex or Derivatives Dealer / Forex Sales Officer	Directly responsible for interbank dealing in derivatives covering market making, trading, book management and price quoting for derivative products for customer hedging and Bank's trading with clear business and profit target to achieve.
Manager - Forex Sales	Gr.B	1	Min - 25 Yrs Max 35 Yrs	Qualification: MBA/ CA / CFA / or Degree with adequate Treasury Professional Diploma / Certificate  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury or Trade Finance Operations in Forex functions.	Minimum <b>2 years</b> in Treasury of which at least the recent <b>1 year</b> should be as Treasury Forex Dealer / Forex Sales or Trade Finance Officer	Directly responsible for Treasury product sales through direct channel to corporate and large value customers and through the Bank's branches channel and trade execution and reporting with clear sales strategy and target achievement.
Manager - Investment Dealer	Gr.B	1	Min - 25 Yrs Max 35 Yrs	Qualification: MBA/ CA / CFA / or Degree with adequate Treasury Professional Diploma / Certificate  Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury Operations investments, Fund Management and Money Market	Minimum <b>2 years</b> in Treasury of which at least the recent <b>1 year</b> should be as Treasury Investment, Fund Management and Money Market Dealer	Directly responsible for dealing in investment and trading in SLR and Non-SLR securities and money market products for Bank's liquidity, investment, trading and regulatory compliance with clear strategy and target achievement.



4. MGN- (GSecurity  GCC  4 Min- 28 yrs  28 yrs  28 yrs  8 As - Security  As - Sec	11	DUIDANK					Advertisement No.7/ 2018-19
	_	Information	Gr.C	28 Yrs Max	Degree or Post Graduate Degree in Computer Science/ Computer Technology/ Computer Science & Engineering/ Information Technology/ Electronics & Communication/ Information Security/ Cyber Security with minimum 60% marks or equivalent Grade or First Class.  Preference will be given to candidates who possess CISA/ CISSP/ CISM / DISA / Certified Cyber Forensic Professional (CCFP), Computer Hacking Forensic Investigator (CHFS),  Certified Ethical Hacking (CEH)	Security Domain.  Candidate should have work experience in Banking, Financial Services and Insurance (BFSI) Sector or in IT Information Security/Cyber Security / industry in handling various Information Security related roles including Cyber Security. Various responsibilities as given in Job Description.  Preference will be given to candidates with Work Experience in Cyber Security	<ul> <li>Assisting CISO with architecture design, product selection decisions and other strategic initiatives</li> <li>Hands-on deployment of new technologies and security capabilities.</li> <li>Research and analyse security event data to identify potential security incidents and next steps.</li> <li>Manage vendors providing operational of professional services.</li> <li>Document the operating model for cyberoperations</li> <li>Help define key performance indicators for operations and continually measure programs success against those metrics.</li> <li>Assist with complex incident investigations and propose future countermeasures to address prior events.</li> <li>Identify potential threats, development those recommendations.</li> <li>Maintain knowledge of current security trend and be able to clearly communicate them to the team and to other employees to encourage secur culture across the firm.</li> <li>Monitor public security advisories and alerts for information related to the corporate if environment</li> <li>Create RFP / RFI and approach vendors with right skill sets to engage for deployment</li> <li>High level and low-level designing with respect to product/service implementation</li> <li>Experience in policy creation with a view of protection against information security threats</li> <li>Experience with Cyber Red Team operations.</li> </ul> Required Knowledge and skills: <ul> <li>Working knowledge of security solutions like</li> </ul>

(i) IDBI BANK
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SI BANK		Advertisement No.7/2018-19
Gr.B 6 Min - 25 Yrs Max 35	Candidate should have work experience in	<ul> <li>Security Anti-Malware, Security Analytics, etc</li> <li>In-depth knowledge of security concepts such as cyber-attacks and techniques, threat vectors, risk management, incident management etc.</li> <li>Knowledge of various operating system flavours including but not limited to Windows, Linux, Unix</li> <li>Knowledge of applications, databases, middleware to address security threats against the same.</li> <li>Ability to inspire others and lead teams</li> <li>Detailed knowledge of security technologies and trends</li> <li>Ability to apply technical concepts to problem solving.</li> <li>Proficiency with scripting and automation (PowerShell a plus).</li> <li>Ability to communicate clearly both verbally and written</li> <li>Work effectively across functional teams</li> <li>Ability to multi-task and work independently</li> </ul>

<b>(ii)</b> I	DBI BANK
5.	AGM - Rajbhasha
	Manager - Rajbhasha

5.	AGM - Rajbhasha	Gr.C	6	Min - 28 Yrs Max 36 Yrs	Qualification: Masters degree of a recognized University in Hindi with English as a subject at the degree level.  Or Masters degree of a recognized university in English with Hindi as a subject at the degree level.  Or Masters degree of a recognized University in any subject with Hindi and English as subjects at the degree level.  (In lieu of a subject of Hindi at Bachelor's Degree level, one may have recognized Hindi qualification equivalent to a Bachelor's Degree).  Or Masters degree of a recognized university in any	Minimum <b>5 years</b> experience of translation work from English to Hindi and vice versa and Official Language implementation as a Rajbhasha Officer in Public Sector Banks/PSUs/Central Government/State Governments.	(i) Implementation of Government of India's instructions regarding use of Official Laguage Hindi. (ii) Translation of English to Hindi and vice versa of various documents, Codes, Manuals, Forms, Publicity Materials, Reports and other publication of Bank etc., preparation of reference materials related to usage of Hindi, conducting Hindi workshops, Training, Administration of Hindi Teaching Scheme etc. in compliance with O. L. Act and Government of India's guidelines etc.
	Manager - Rajbhasha	Gr.B	4	4 Min - 25 Yrs Max 35 Yrs	subject with Hindi medium and English as subject at the degree level.  Desirable: Degree or Diploma in translation in Hindi to English and vice- versa from any recognized University/ Institution.  Knowledge of bilingual word processing and working knowledge of computer is essential.	Minimum <b>2 years</b> experience of translation work from English to Hindi and vice versa and Official Language implementation as a Rajbhasha Officer in Public Sector Banks/PSUs/Central Government/State Governments.	
6.	Manager - Legal	Gr.B	10	Min - 25 Yrs Max 32 Yrs	Qualification: Degree in Law (3 years / 5 years) from a recognized University in India with a minimum of 50% marks or equivalent in the aggregate of all semesters / years.  Perferred: (a) A Degree in Law (3 years / 5 years) from a recognized University in India with minimum 60% marks or equivalent in the aggregate of all semesters / years; and (b) proficiency in computer applications.	Enrolled as an advocate with Bar Council and having minimum <b>2 years</b> of experience as a practicing Advocate <b>Or</b> Law Officer in the Legal Department of Scheduled Commercial Banks <b>Or 2 years</b> combined experience as practicing Advocate and Law Officer in the Legal Department of Scheduled Commercial Banks	The scope of work for the post of Manager (Legal) includes without limitation examining legal issues referred by various departments of the Bank and opining thereon, drafting and vetting of loan & security documents & debt restructuring documents, investigation of title in respect of immovable properties mortgaged to the Bank, examining title reports prepared by the advocates and commenting on acceptability of title, handling issues pertaining to employee relations / industrial relations, handling cases before courts / tribunals / forums filed by or against the Bank including briefing advocate / senior advocate, attending court

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7.41		Carp			C. USastian P.Tark /P.F.in		hearing, drafting & settling pleadings, to act as Nodal Officer for recovery cases and generally to advise the Bank on all corporate and banking issues. The scope of work as above is indicative in nature and depending upon the business requirements of the Bank, apart from the above, the Bank reserves right to assign any other work to candidates selected.			
	Manager- Premises	Gr.B		Min - 25 Yrs Max 32 Yrs	<b>Qualification</b> : B.Tech/B.E in Civil/ Electrical Engineering from a recognized University/ Institute	Minimum <b>5 years</b> of experience as an officer in handling Civil/Electrical/ Engineering activities; tendering process, maintenance of office building/ staff quarters & work related to setting up of new branches.	Responsible for matters pertaining to identifying, developing, furnishing, shifting of suitable premises for banks new/existing branch offices & residential premises, maintenance of office and residential premises of the Bank pan-India.			
	Manager- Security	Gr.B		Min - 25 Yrs Max 38 Yrs	University or equivalent.  Preferred: 1. Proficiency in Computers	equivalent rank in Indian Navy/ Indian Air Force with minimum <b>5 years</b> of commissioned service or equivalent rank in Para-military forces with minimum <b>5 years</b> of service.	The Security Officer shall coordinate and manage all the security, Fire safety, Disaster /Crisis management related aspects of the Zone/jurisdiction assigned. They will also be assigned additional duties of administrative /other nature in addition to security and safety aspects and would be required to be available for other/administrative duties from time to time.			

# The Bank may also assign such other related jobs/ assignments as may be decided from time to time.

#### Notes:

- (i) Proficiency in computers is essential.
- (ii) The candidate should possess excellent inter-personal and liaisoning skills, excellent and unblemished track record and good legal understanding & drafting skills.
- (iii) Degrees obtained from the recognized Universities or Institutes recognized by Government of India only will be considered and the final result should have been declared on or before **March 01, 2019**.
- (iv) The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University / Institute. In case the result of a particular examination is posted on the website of the University / Institute and web based certificate is issued then proper document/certificate issued and signed by the appropriate authority of the University / Institute, in original, indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- (v) Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA is awarded, the same should be converted into percentage and indicated in online application. If called for document verification, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- (vi) Calculation of Percentage: The graduation percentage and class will be calculated as per the University norms for calculation of percentage and declaration of



- class/results. The graduation percentage/class as appearing in the Final Year/semester/consolidated mark- sheet & Provisional/Degree Certificate will be taken into consideration for eligibility. In case the graduation percentage/class is not clearly mentioned in the mark-sheet/certificate, the candidate has to produce a certificate issued by the appropriate authority of University/Institute indicating graduation percentage/class as per the university norms for awarding degree.
- (vii) Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. 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%.
- (viii) Candidates should ensure that the educational qualification possessed by them shall be as per the prescribed educational qualifications mentioned in the advertisement and they fulfill the eligibility criteria. No equivalent educational qualification shall be considered as eligible.
- (ix) Wherever MBA or PGDM or equivalent post-graduation degree/diploma is mentioned as criteria for educational qualification, the course should be Full time 2 years duration. Course completed through correspondence/part-time/distance mode will not be considered. In case of dual/major/minor specialisations, one of the two fields of specialization or major specialisation should be in the field prescribed for the post. Candidates having PG Degree (MMS or MBA)/PG Diploma with more than two specialisations or General MBA are not eligible to apply.
- (x) The University/Institute of graduation/ post-graduation should be recognized/approved by Govt.; Govt. bodies/AICTE
- (xi) Experience through an outsourcing vendor, service provider, KPO/BPO or IT support services provider for any of the entities listed for all the posts will not be considered. Experience wherever required is post qualification, in the relevant field. Full time & as a permanent employee (Experience below 06 months in any organization will not be reckoned).
- (xii) The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational qualification and/or work experience. Depending upon the requirement, Bank reserves the right to cancel or restrict or curtail or enlarge any or all of the provisions of the recruitment process, if need so arises, without any further notice and without assigning any reason there for.
- (xiii) The Bank may also assign such other related jobs/assignments as may be decided from time to time.

# 3.03 Relaxation in Upper age limit:

S. No	Category	Age Relaxation
а	Scheduled Caste/Scheduled Tribe	5 years
b	Other Backward Classes (Non-Creamy Layer)	3 years
С	Persons With Disabilities	10 years
d	Ex-Servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	5 years
e	Persons ordinarily domiciled in the State of Jammu & Kashmir during the period 01.01.1980 to 31.12.1989	5 years
f	Persons affected by 1984 riots	5 years

#### Note:

- a) The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above at c to f.
- b) The maximum age limit specified is applicable to General Category candidates



- c) Candidates seeking age relaxation will be required to submit necessary certificate(s) in original / copies at the time of Interview and at any subsequent stage of the recruitment process.
- d) In case of an Ex-serviceman who has once joined in a Government job on the civil side after availing the benefits given to him as an Ex-servicemen for his re-employment, his Ex-serviceman status for the purpose of reemployment in Government ceases.

#### 4. Reservations:

- 4.01 Reservations for SC/ST/OBC/EWS candidates would be extended as per rules / guidelines of Government of India
- 4.02 Reservation for Physically Handicapped (PH) or Person With Disabilities (PWD) @ 4% of the identified posts would also be extended. The PWD candidates should possess a latest certificate to the effect with Sub-category of disability i.e. Visually **Impaired** & Orthopedically **Impaired**, **etc** issued by the Medical Board/countersigned by the Medical Superintendent/ Chief Medical Officer/ Head of Hospital of Government appointed by Central/ State Government. Reservations for PWD (horizontal reservations) will be adjusted against the number of incumbent in the relevant reservation roster.
- 4.03 Ex-Serviceman: Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in Govt. of India, Ministry of Home Affairs, Dept. of Personnel & Administrative Reforms Notification No.36034/5/85/Estt. (SCT) dated 27.10.1986 as amended from time to time. An Ex-Serviceman who has once joined in a Govt. Job on the civil side after availing the benefits given to him/ her as an Ex-Serviceman for his/ her re-employment, his/ her Ex-Serviceman status for the purpose of re-employment in Govt. jobs ceases.

#### 4.04 Reservation for Persons with Benchmark Disabilities

- 4.05 Relaxations/ Concessions would be extended to SC/ST/OBC/EWS/PWD candidates as per the Government of India guidelines.
- 4.06 Competent Authority for the issue of the certificate to SC/ST/OBC/EWS / Persons With Disabilities (PWD) is as under (as notified by Government of India from time to time):
- i) For Scheduled Castes/ Scheduled Tribes/ Other Backward Classes/ Economically Weaker Sections: (i) District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ Deputy Collector/ First Class Stipendiary Magistrate/ Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate)/ 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.
- ii) For Persons with Disabilities: Authorized certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic/ Ophthalmic/ ENT Surgeon.
- iii) In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil Post & Services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year prior to the date of interview if called for). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.



### 4.07 <u>Definitions of Categories of disabilities:</u>

- i) **Visually Impaired (VI)**: Blindness refers to condition where a person suffers from any of the following conditions namely (1) Total absence of sight, (2) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses. (3) Limitation of the field of vision subtending in angle of 20 degrees or worse. Low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning of execution of a task with appropriate assistive device.
- ii) **Orthopedically Impaired (OI):** Only those Orthopedically Impaired candidates who have locomotor disability or cerebral palsy with locomotor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply:
  - BL Both legs affected but not arms 9
  - OA One arm affected (R or L)
  - (a) Impaired reach; (b) weakness of grip; (c) ataxia
  - OL One leg affected (R or L)
  - MW Muscular weakness and limited physical endurance
- 4.08 <u>Reservation for Economically Weaker Sections (EWS)</u>: Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below Rs. 8.00 Lakhs (Rupees Eight Lakhs Only) are to be identified as EWSs for benefit of reservation. Income shall also include income from all sources i.e. salary, agriculture, business, profession etc. for the financial year prior to the year of application.

Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWS, irrespective of the family income:

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

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

# 5. Emoluments (as on February 01, 2019)

## 5.01 Pay and allowances:

Post	Consolidated Remuneration
General Manager, Grade 'E'	In the scale of 36200-1200(11)-49400-1500(6)-58400 (18 years) [ <b>Pre-Revised</b> ] Total pre-revised emoluments for Grade E at Metro centres is approx. Rs.1.57 Lakh p.m.
Deputy General Manager, Grade 'D'	In the scale of 33600-1100(9)-43500-1300(8)-53900 (18 years) [ <b>Pre-Revised</b> ] Total pre-revised emoluments for Grade D at Metro centres is approx. Rs.1.30 Lakh p.m.
Assistant General Manager, Grade 'C'	In the scale of 42020-1310(5)-48570-1460(2)-51490 (8 years)
Manager - Grade 'B'	In the scale of 31705-1145(1)-32850-1310(10)-45950 (12 years)

In addition to the pay, the selected candidate will be eligible for allowances, perquisites and benefits as applicable to the Grade as per the Bank's rules, prevalent at the time of joining. Further, fitment of pay for new recruits in the cadre will be governed by relevant guidelines and extant Bank's policies.



### 5.02 Terms of Appointment & Posting:

Initial appointment for all posts will be on probation for a period of 1 year from the date of joining (which can be extended at the discretion of the Bank). Candidate will be posted at the Bank's discretion, to any offices of the Bank or the departments/ offices/ business units/ the Bank's associate institutions. The candidate will also be liable to be transferred to any place in/ outside India, as the Bank may decide from time to time in terms of the Bank's prevailing rules.

### 6. <u>Selection Procedure</u>:

- 6.01 The selection process for all Grades viz 'B', 'C', 'D' and 'E' will comprise of preliminary screening based on the eligibility criteria, candidate's qualifications, suitability/experience, etc. submitted online. Only such candidates will be called for Group Discussion (GD) and/or Personnel Interview (PI).
- 6.02 Depending upon the number of vacancies and number of suitable candidates, Bank reserves the right to pre-screen and shortlist requisite number of prima-facie eligible candidates for Grades 'B', 'C', 'D' and 'E'. The candidature, after preliminary screening and without verification of documents, will be provisional for all grades and will be subject to verification of all details/ documents with the originals when a candidate reports for GD/PI (if called).
- 6.03 Preliminary screening and shortlisting will be based on the candidate's online submission of his/her academic track record, experience and the suitability of the candidate as decided by the Bank. Only such shortlisted candidates will be called for GD &/or PI. Candidates not clearing the GD/PI will not be considered for subsequent process of selection. Subject to the vacancies available under the respective category, only those candidates who pass GD/PI and are sufficiently high in the merit list will be shortlisted for further selection.
- 6.04 The center & address of the venue, time and date of interview will be informed to the shortlisted candidates through call letter and candidates have to attend the same at their own cost. Request for change of center will not be entertained. However, the Bank reserves its right to change/ add/ cancel the date, time, center, venue for the GD and/ or PI or hold supplementary selection process on particular date/ session/ venue/ center for set of candidates at its discretion, under unforeseen circumstances, if any. The changes, if any, shall be intimated to the candidates through Bank's website and candidate's registered e-mail in advance.
- 6.05 Selection will be on the basis of marks secured by the candidate in PI. Total marks allotted for PI is 100. The minimum qualifying marks for PI would be 50 for General Category and 45 for SC/ST/OBC/PWD Category. Bank may change the mode of selection depending upon the number of suitable candidates. The final score should be sufficiently high in the merit list for the candidate to be shortlisted for subsequent process.
- 6.06 The final selection of candidate is subject to qualification in GD/PI, being sufficiently high in the merit list, being declared medically fit as per the Bank's fitness of standards and fulfilling the stipulated eligibility criteria as on the cut-off date.
- 6.07 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.
- 6.08 Mere eligibility, admission/qualification in GD/PI does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and it shall not vest any right in a candidate for selection. The Bank would be free to reject the candidature of any candidate at any stage of 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. If appointed, such a candidate may be summarily removed from the services of the Bank.

**Important**: The GD and PI for Grades 'B', 'C', 'D' and 'E' will be held at the Bank's Corporate Office in Mumbai. While appearing for GD/PI, if called, the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidates shall be cancelled. Bank takes no responsibility to receive/collect any certificate/remittance/ document sent separately.



# 7. <u>List of Documents to be produced at the time of GD/ PI (as applicable)</u>:

The following documents in original together with a self attested photocopy in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. Non submission of requisite documents by the candidate at the time of interview will debar his/her candidature from further participation in the recruitment process.

- i) Print out of the original and valid Interview Call Letter.
- ii) Valid system-generated printout of the online application form.
- iii) Proof of Date of Birth (Birth Certificate or SSLC/Std.X Certificate with DOB).
- iv) Photo Identify Proof as indicated in Point 11 below.
- v) Marksheets & provisional / degree certificates for educational qualifications.
- vi) Work Experience: For the Past employer: Relieving Letters and Experience Certificate from the past employer and for the present employer: Experience certificate, Offer Letters, Pay or Salary Slips <u>clearly</u> indicating the date of joining and date of relieving for each of the past or previous employer(s) mentioning the functional area of experience. The experience certificate or testimonials produced by the candidates should indicate the date of joining and relieving, designation at the time of joining, date of promotion with designation, if any. In case the same is not mentioned in either the experience certificate or Relieving letter, a bonafide experience certificate is required mentioning the experience of the candidate in desired functional area along with the duration. Any adverse remark from the previous employer(s) or any act of misconduct/ wrong committed by the candidate would be a disqualification to apply and render the candidature for cancellation.
- vii) <u>Caste Certificate: If declared, Copy of Caste or Tribe or Class Certificate for SC, ST and OBC category candidates issued by the Competent Authority ( as notified by Government of India from time to time)</u>.
- viii) <u>EWS</u>: The Income and Asset Certificate issued by the Competent Authority (as notified by Government of India from time to time) in the prescribed format as given in **Annexure-II** shall only be accepted as proof of candidate's claim as belonging to EWS.
- ix) PWD Certificate: If declared, Medical Certificate issued by the Competent Authority in case of PWD candidates.
- x) An Ex-serviceman candidate has to produce a copy of the Discharge Certificate/ Pension Payment Order and documentary proof of Rank last/ presently held (substantive as well as acting) at the time of interview.
- xi) Candidates serving in Government/ Quasi Govt. Offices/ Public Sector Undertakings (including Nationalized Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- xii) Persons eligible for age relaxation under "Persons ordinarily domiciled in the State of Jammu & Kashmir during the period 1-1-80 to 31-12-89" must produce the domicile certificate at the time of interview/ at any stage of the subsequent process from the District Jurisdiction where he/she had ordinarily resided or any other authority designated in this regard by the Government of Jammu & Kashmir to the effect that the candidate had ordinarily domiciled in the State of J&K during the period from 01.01.1980 to 31.12.1989.
- xiii)Persons eligible for age relaxation under "Persons affected by 1984 riots" 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.
- xiv) Any other relevant documents in support of eligibility.
- xv) Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

Note: Inability to produce any of the above mentioned documents (both original and attested copy) at the time of interview will render the candidates ineligible for the selection. **No documents shall be directly sent to the Bank by candidates before or after the interview.** 



## 8. Application Fee/Intimation Charges (non-refundable):

*Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate*. Candidates should ensure their eligibility before paying the fees/ applying online.

Category of Applicant Application Fee

SC/ST/PWD Rs.150/- (Intimation charges only)

For all others Rs.700/- (Application fee + Intimation charges)

Application once made will not be allowed to be withdrawn and fee once paid will NOT be refunded under any circumstances nor can it be held in reserve for any other future Selection process.

## 9. Mode of Payment:

- i) Candidates have to make the payment of requisite fee/intimation charges through ONLINE mode only.
- ii) Candidates have the option of remitting fees via ONLINE MODE only, where the application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- iii) The payment can be made using only Debit Cards (RuPay/ Visa/ MasterCard/ Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.
- iv) On successful completion of the transaction, an e-receipt would be generated.
- v) Candidates are required to take a print of the e-receipt and online application. Online payment receipt will have to be produced, at the time of GD/PI, as the case may be.
- vi) If the online transaction has not been successfully completed then the following message is displayed 'Your online transaction was unsuccessful. Please register again.' Candidates may then revisit the 'Apply Online' link and fill in their application details again.
- vii) Without call letter and online payment receipt, the candidates will not be allowed to appear for GD/PI.
- viii) Candidates are, therefore, advised to keep 3 photocopies of the online payment receipt for future use.

#### Note:

- 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 charges.
- For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- To ensure the security of your data, please close the browser window once your transaction is completed.
- Application once made will not be allowed to be withdrawn and fees once paid will NOT be refunded on any account nor can it be held in reserve for **any other recruitment or selection process.**

# 10. How to apply:



- 1. Candidates are required to apply Online through website <a href="www.idbi.com">www.idbi.com</a> (Careers/ Current Openings). No other means/ mode of application will be accepted.
- 2. Candidates are required to have a valid personal email ID and Contact No. It should be kept active till completion of this recruitment process. Bank may send call letters for GD/PI etc. through the registered email ID. In case, a candidate does not have a valid personal email ID, he/ she should create his/ her new email ID before applying Online.
- 3. Use of special characters while filling the form will not be allowed. In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered. When the data is saved, 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. They can reopen the saved data using Provisional Registration Number and password and edit the particulars, if needed. This facility will be available for three times only. Once the application is filled in completely, candidate should submit the data.
- 4. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/entertained. 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. No change is permitted after clicking on FINAL SUBMIT button. Visually Impaired candidates will be responsible for carefully verifying/getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.
- 5. There is a provision to modify the online application **prior to submission** only. Candidates are requested to make use of this facility to correct the details in online application, if any
- 6. All the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, etc. will be considered as final and no change/ modifications will be allowed after submission of the online application form.
- 7. 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 SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.
- 8. 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
- 9. Any information submitted by a candidate in his/ her application shall be binding on the candidate personally and he/ she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

## 11. Identity Verification

At the time of GD/PI, the original the call letter along with a photocopy of the candidate's photo identity (bearing the same name as it appears on the call letter) such as PAN Card/ Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazzetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognized College/ University/ Aadhar card with a photograph/ Employee ID should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/ her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the GD/PI. Ration Card will not be accepted as valid id proof for this recruitment project/ 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, mentioning the changed name.



Note: Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the same.

## 12. General Eligibility

Medical Fitness, Character and Caste (wherever applicable) verification of selected candidates: The appointment of selected candidates will be subject to their being declared medically fit as per medical fitness standards followed by the Bank and upon satisfactory verification of their character, antecedents and caste certificates (wherever applicable). Till such time, the appointment of the selected candidates in the Bank will be provisional. Such appointment will also be subject to the Service, Conduct Rules & Policies of the Bank.

### 13. General Instructions

- (i) Cut-off date: March 01, 2019.
- (ii) Before submitting the online application form, the candidates must ensure that they fulfill all the eligibility criteria with respect to age, educational qualifications, experience, etc. as stated in this advertisement. If the candidates are not eligible, their candidature will be cancelled at any stage of the recruitment. If the candidate qualifies in the selection process and subsequently it is found that he or she does not fulfill the eligibility criteria, his or her candidature will be cancelled and if appointed, services would be terminated without any notice or compensation.
- (iii) Applications should be submitted only by the on-line mode through IDBI Bank's website, after carefully going through all the instructions contained in General Instructions given in the advertisement and in the Online Application Form. No other means or mode of application form would be accepted.
- (iv) Candidates are advised in their own interest to apply online much before the closing date to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet or website jam. The Bank does not assume any responsibility for the candidates not being able to submit their application within the last date on account of the above reasons or any other reason beyond the control of the Bank.
- (v)Not more than one application should be submitted by any candidate. In case of multiple applications only the latest valid (complete) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited. Multiple attendance/ appearances at the time of GD/ PI will be summarily rejected/ candidature cancelled.
- (vi) Request for change of centre for GD/PI will not be considered. However, IDBI Bank reserves the right to cancel or add any centre depending upon the response in that centre.
- (vii) IDBI Bank reserves the right to modify or amend or reverse or cancel any or all of the provisions of the recruitment process including eligibility criteria.



- (viii) IDBI Bank may at its sole discretion, re-hold GD and/or PI or additional PI, wherever necessary in respect of a center or venue or specific candidates(s) and/or all centers or all candidates.
- (ix) Candidates would not be allowed for GD/PI without the original call letter. No duplicate call letter would be issued to the Candidates.
- (x) All candidates belonging to SC, ST, OBC, EWS, Ex-Serviceman and PWD category should produce at the time of interview, attested copy of the relevant certificate in the prescribed form from the Competent Authority empowered to issue such certificate. The name of the caste should be listed in central list of SC/ST/OBC and the caste certificates should be in central government format. OBC certificate should be of a recent date with suitable mention about creamy layer. (Candidates with "Non-Creamy Layer Clause" certificate would be eligible for reservation as per Government of India guidelines). The PWD candidates shall posses a certificate of disability issued by the competent authority as per the Government of India guidelines.
- (xi) For Economically Weaker Sections(EWS): The Income and Asset Certificate issued by any one of the following authorities in the prescribed format as given in **Annexure-II** shall only be accepted as proof of candidate's claim as belonging to EWS:
  - District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ 1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ extra Assistant Commissioner.
  - Chief Presidency Magistrate / Additional Chief Presidency Magistrate / Presidency Magistrate
  - Revenue Officer not below the rank of Tehsildar and
  - Sub- Divisional Officer of the area where the candidate and/or his family normally resides.
- (xii) The candidate's appointment will remain provisional subject to caste or tribe certificates being verified through proper channel and verification of other testimonials. The candidate's services will be liable to be terminated forthwith without assigning any reason in case the verification reveals that his or her claim for belonging to SC, ST, OBC, EWS, PWD and Ex-Serviceman category and other testimonials is false. IDBI Bank also reserves its right to take such further action against the candidates, as it may deem proper, for production of such false caste certificate/ testimonials.
- (xiii)SC/ ST candidates eligible for the selection process will be reimbursed, on production of tickets, the to and fro actual single return Second Class railway fare by the shortest route from the place of their residence to the place of GD/PI. This concession will not be admissible to SC/ST candidates who are already in service in Central or State Government or Corporations or Public Undertakings or Local Government or Institutes and Panchayats.
- (xiv) Candidates already in service of Government or Quasi Government Organizations and Public Sector Banks or Undertakings will have to produce a 'No Objection Certificate' from their employer, at the time of GD/PI. Before appointment in the Bank, a proper discharge certificate or Release Order from the employer will have to be produced. If the Application is required to be routed through the employer and in the process it reaches after the due date, it will not be considered even though submitted to the employer before the due date.
- (xv) IDBI Bank shall not furnish the mark-sheet of selection process to Candidates.



- (xvi) IDBI Bank shall not entertain requests from candidates seeking advice about their eligibility to apply nor from any eligible and not selected Candidates.
- (xvii) Canvassing in any form will be a disqualification.
- (xviii) In all matters regarding eligibility, the selection process, the stages at which scrutiny of the documents regarding eligibility is to be undertaken, documents to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies and communication of result, etc., IDBI Bank's decision shall be final and binding on the Candidates and no correspondence shall be entertained in this regard.
- (xix) Candidates with suppression or concealment of any information and containing incorrect or misleading information will lead to the Candidates being disqualified, as and when detected, irrespective of the stage of selection process and will also lead to dismissal from employment on its detection anytime after appointment.
- (xx) The appointment of the Candidates is liable to be terminated forthwith without any notice or compensation in lieu of notice, if any declaration or statement or information furnished by them is found to be false or untrue or if any material information if found to be suppressed, or concealed by them.
- (xxi) Candidates are advised not to change their signature at any point of time during and after the recruitment process. Candidates are advised to keep their email ID and mobile number live for receiving advices like call letters, interview advices, etc.
- (xxii) Any resultant dispute arising out of this advertisement and the selection process shall be subject to the sole jurisdiction of the Courts situated in Mumbai only.

**Disclaimer**: - Instances for providing incorrect information and/ or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/ she will not be allowed to appear in any of the recruitment 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. Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates. Merely satisfying the eligibility criteria norms do not entitle the candidate to be called for GD/ PI. The Bank reserves the right to call only the requisite number of candidates for GD/ PI after preliminary screening/ short-listing with reference to the candidate's age, qualification, experience, essential requirements, suitability etc.

The Bank reserves the right to reject any application/ candidature at any stage or cancel the conduct of GD/PI without assigning any reason

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#### Annexure - I

#### **GUIDELINES FOR SCANNING THE PHOTOGRAPH & SIGNATURE**

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

## (i) **PHOTOGRAPH IMAGE:**

- Photograph must be a recent passport style colour picture.
- The picture should be in colour against a light-coloured, preferably white background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there is no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb-50 kb
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50 KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

# (ii) SIGNATURE IMAGE:

- The candidate has to sign on white paper with Black Ink pen.
- The signature must be signed only by the candidate and not by any other person.
- The signature will be used to put on the Hall Ticket and wherever necessary.
- If the Candidate's signature at the time of interview does not match the signature on the Hall Ticket, the candidate will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb 20kb
- Ensure that the size of the scanned image is not more than 20KB

# (iii) SCANNING THE PHOTOGRAPH & SIGNATURE:

- 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, 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.jpg Image dimensions can be checked by listing the folder files or



moving the mouse over the file image icon.

- Candidates using MS Windows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB(photograph) & 20KB(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
- (iv) If the file size and format are not as prescribed, an error message will be displayed.
- (v) While filling in the Online Application Form the candidate should fill in all his details on Page 1. After verifying that the details he has filled in are correct and clicking on the 'Submit/ Next' button a link will be provided on Page 2 of the online application form to upload his photograph and signature.
- (vi) Procedure for Uploading the Photograph and Signature
  - There will be two separate links for uploading Photograph and Signature
  - Click on the respective link "Upload Photograph/ Signature"
  - Browse & Select the location where the Scanned Photo / Signature file has been saved.
  - Select the file by clicking on it
  - Click the 'Upload' button

# (vii) Your Online Application will not be registered unless you upload your photo and signature as specified.

#### Note:

- (a) In case the face in the photograph or signature is unclear the candidate's application may be rejected. Candidates are advised to take a printout of their system generated online application forms after registering.
- (b) In case the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature

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### **Annexure II**

# Government of .....

# (Name and Address of the authority issuing the certificate)

## INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No		Date:		
	VALID FOR THE YEAR_			
This is to certify that Shri/Smt./ KumariOffice District in the State/ Uni since the gross annual income* of his /her 'family'** following assets***:  I. acres of agricultural land and above; II. Residential flat of 1000 sq. ft and above; III. Residential plot of 100 sq. yards and above in IV. Residential plot of 200 sq. yards and above in IV.	on Territory Pin Code is below Rs. 8 lakh(Rupees Eight Lakh only) notified municipalities;	whose photograph is attested below	belongs to Economically Weaker Sections,	
2. Shri/Smt./ Kumari belongs to	the caste which is not recognized	as a Scheduled Caste, Scheduled Tribe a	nd Other Backward Classes(Central List).	
		Signa	ture with seal of office Name	
			Designation	

Recent Passport size attested photograph of the applicant

\* Note 1: Income covered all sources i.e. salary, agriculture, business, profession, etc

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<sup>\*\*</sup> Note 2: The term "Family" for this purpose includes the person who seek benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years

<sup>\*\*\*</sup>Note 3 : The property held by a "Family" in different locations or different places/cities have been clubbed while applying the land or property holding test to determine EWS status