



INDIAN OVERSEAS BANK

(A Govt of India Undertaking)

Central Office, 763, Anna Salai, Chennai – 600002

www.ioib.in

Advt No.: HRDD/RECT/ 01 / 2015



Good People to Grow with

Dated: 18.02.2015

LATERAL RECRUITMENT OF CREDIT OFFICERS IN MMG SCALE III – 2014-15

Indian Overseas Bank, a leading Public Sector Bank with headquarters in Chennai having geographical presence all over India and abroad invites online applications from Indian Citizens for recruitment against **100 vacancies for Credit Officers Post in MMG Scale III. Please read this advertisement carefully and ensure the eligibility before submitting online application/ payment of Postage/Intimation charges. No other means/mode of application will be accepted.**

Before applying, candidates are advised to ensure that they fulfill the stipulated eligibility criteria. They should note that Postage/ Intimation charges once deposited will neither be refunded nor be adjusted against any other recruitment process. Candidates are advised to fill their particulars Online by themselves correctly.

IMPORTANT DATES

Online Registration	18.02.2015 to 06.03.2015
Payment of Postage/Intimation Charges - Both Online & Offline Mode	18.02.2015 to 06.03.2015
Last Date for Receiving System Generated Print-out of Registered Application along with requisite Documents at Central Office, Chennai	14.03.2015

1. DETAILS OF THE POSTS & RESERVATION

POST CODE	POST NAME	SCALE/ GRADE	NO OF VACANCIES	SC	ST	OBC	GEN	OF WHICH PC		
								VI	HI	OC
01	Senior Manager – Credit	MMGS-III	100	15	07	27	51	1	1	1

SC – Scheduled Caste, **ST** – Scheduled Tribe, **OBC** – Other Backward Classes, **GEN** – General, **PC** – Physically Challenged, **VI** –Visually Impaired , **HI**- Hearing Impaired, **OC** – Orthopeadically Challenged, **MMGS – III** - Middle Management Grade Scale- III.

- As the reservation for Physically Challenged persons is on horizontal basis, the selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/GENERAL) to which they belong.
- The number of vacancies as also the number of reserved vacancies is provisional and may vary according to actual requirements of the Bank.
- The above reservation is inclusive of shortfall/backlog reservation.
- It is clarified that it may not be possible to employ Physically Challenged candidates in all Offices/Branches of the Bank and in case of selection they have to work in the post identified by the Bank as suitable for them.
- The selected candidates are liable to be posted, at the sole discretion of the Bank and as per its exigencies, at any of the Bank's Branches/Offices, anywhere in India.

2. ELIGIBILITY CRITERIA

A. NATIONALITY/CITIZENSHIP

A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan,

Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the Interview conducted by the Bank, but on final selection the offer of appointment may be given only after the necessary eligibility certificate issued by the Government of India, is produced.

B. APPLICATIONS FROM SERVING EMPLOYEES:

Subject to fulfilling the other eligibility criteria, existing employees of Indian Overseas Bank may also apply through proper channel after obtaining No Objection Certificate (NOC) from the bank. Such candidates if selected should resign from the existing post and join the new post as a fresh candidate like any other candidate selected from outside.

C. AGE, EDUCATIONAL QUALIFICATION & POST QUALIFICATION WORK EXPERIENCE(AS ON 01.02.2015)

All the eligibility criteria (**Age, Educational Qualification and Post Qualification Work Experience etc.**) shall be computed as on **01.02.2015** (inclusive). Relaxation in maximum age for SC/ST/OBC/PC/Ex-Servicemen will be as per extant Government Guidelines. The required minimum Age, Educational Qualification and Work Experience are as detailed below:

POST	AGE (in years)	EDUCATIONAL QUALIFICATION	POST QUALIFICATION WORK EXPERIENCE
Senior Manager – Credit in MMG Scale III	Min – 26 Max – 35	Full Time MBA/Post Graduate Diploma in Management with Specialization in Finance CAIB/Diploma in Banking and Finance by IIBF will be preferred.	Minimum 4 years of post qualification work experience <u>as an Officer</u> , handling Credit in Financial Institutions, of which at-least 2 years should be in a Scheduled Commercial Bank handling Credit Portfolio.

Note: Required work experience should be full time, relevant to the post applied and should be **post qualification** i.e. from the date of acquiring the prescribed qualification till **01.02.2015 (inclusive)**.

D. RELAXATION IN UPPER AGE LIMIT

S. No.	CATEGORY	AGE RELAXATION
1	Scheduled Caste/ Scheduled Tribe Candidates	5 years
2	Other Backward Classes Candidates	3 years
3	Physically Challenged Category candidates	10 years
4	Persons domiciled in Kashmir Division of Jammu & Kashmir State during the period from 01.01.1980 to 31.12.1989	5 years
5	Persons affected by 1984 riots	5 years
6	Ex-servicemen, Commissioned Officers, including ECOs/ 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 12 months from the date prescribed for closing of online registration) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or on invalidment	3 years in addition to number of years of service in Defence Forces subject to a maximum of 50 years (in case of selection only through interview)

Note:

- In case of a candidate who is eligible for relaxation under more than one of the above categories, the age relaxation will be available on cumulative basis with any one of the remaining categories for which age relaxation is permitted as mentioned above in Point 3 to 6 . This cumulative age relaxation is available to SC/ST/OBC candidates only.
- All persons eligible for age relaxation under S.No. 4 mentioned above must produce the domicile certificate at the time of interview, from the District Magistrate in the Kashmir Division within whose

jurisdiction he/ she had ordinarily resided or any other authority designated in this regard by the Govt. of Jammu & Kashmir, to the effect that the candidate had ordinarily been domiciled in the Kashmir Division of the state of Jammu & Kashmir during 1st January 1980 to 31st December 1989.

- iii) Above relaxations are available only if the candidates fulfill the various conditions prescribed in the Govt. of India orders and instructions in this regard. To claim age relaxation, candidates should submit a copy of the necessary/requisite Certificate(s) at the time of interview.

DEFINITIONS

1. EX-SERVICEMEN (EXSM)

- a) Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in Government of India, Ministry of Home Affairs, Department of Personnel & Administrative Reforms Notification No. 36034/5/85 Est. (SCT) dated 27.10.1986 as amended from time to time.
- b) An ex- serviceman who has once joined a Government job on civil side after availing the benefits given to him as an Ex-Serviceman, for his re-employment including a job in Public Sector Undertaking ceases to enjoy Ex-serviceman status for further employment.
- c) There is no reservation for Ex-servicemen in Officers' Cadre

2. PHYSICALLY CHALLENGED PERSONS (PC)

Definition of Categories of Disabilities:

- a) An **Orthopaedically Challenged (OC)** person is one suffering from Locomotor Disability or Cerebral Palsy. Persons who suffer from not less than 40% of relevant disability (as certified by a Medical Board appointed by the Central/ State Govt.) would be eligible for reservation in services/ posts.
- i) **Locomotor Disability** means disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy.
- ii) **Cerebral Palsy** means a group of non progressive conditions of a person characterized by abnormal motor control posture resulting from brain insult or injuries occurring in the pre-natal, peri-natal, or infant period of development.
- b) **Deaf & Hearing Impaired (HI):** the deaf are those persons in whom the sense of hearing is non-functional for ordinary purposes of life i.e. total loss of hearing in both ears. They do not hear, understand sounds at all even with amplified speech. Hearing impairment means loss of sixty decibels or more in the better ear in the conversational range of frequencies.
- c) **Visually Impaired (VI):** The visually impaired persons are those suffering from blindness or low vision. Blindness – refers to a condition where a person suffers from any of the following conditions:
- (i) total absence of sight, (ii) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses, (iii) Limitation of the field of vision subtending an angle of 20 degree or worse.

Person with 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 or execution of a task with appropriate assistive device.

3. SALARY AND EMOLUMENTS

Scale/ Grade	Scale of Pay
MMGS – III	` 25700 – 800/5 / 29700 – 900/2 - 31500

DA, HRA, CCA etc., will be as per rules in force from time to time.

PROBATION PERIOD: Candidates selected will serve a probation period from the date of joining the Bank as determined by the Bank in terms of Officers' Service Regulation (OSR).

BOND AMOUNT: Candidates selected for appointment will be required to execute a Financial Service Bond for `1, 00, 000 (Rupees One lac) for rendering service for a minimum period of 3 years.

4. SELECTION PROCESS

INTERVIEW:

After scrutiny of the applications received, only eligible candidates will be called for Personal Interview. The short-listing and call for interview will be on the basis of the details provided by the candidates in the online application & documents forwarded along with the Online application. The Bank would be free 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.

The Bank may decide upon any other selection methodology for short-listing for Interview, if required, depending upon the response received.

Bank reserves the right to shortlist requisite number of candidates based on the academic track record of the candidate, experience and suitability of the candidates, as decided by the Bank and only those shortlisted candidates will be called for Interview or for any other process as decided by the Bank.

The venue, time & date for Interview will be informed to the shortlisted candidates in the Interview call letter and candidates have to attend the same at their own cost. The call letter will be **sent by email only**. The details of shortlisted candidates for Interview or any other process will be hosted in our website. Request for change of Centre will not be entertained. However, the Bank reserves its right to change / add / cancel the selection process & schedule at its discretion, under unforeseen circumstances, if any. Change, if any, will be announced in our Bank's website / by email. Bank will not be responsible for late receipt / non receipt of any communication from the Bank. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process.

The applied candidates who are eligible as per the eligibility criteria prescribed by the Bank will only be allowed to attend the Interview. It is the duty of the applying candidates to check their eligibility before applying for the post.

The Interview will carry 100 Marks. Minimum qualifying marks in the Interview will be **45 marks for General Category and 40 marks for SC/ST/OBC/PC Candidates**. Final selection will be made on the basis of marks obtained by the candidates in the Interview process and / or any other selection methodology used for short-listing for Interview and will be according to the merit ranking. The Bank reserves the right to change the selection procedure, if necessary.

INTERVIEW CENTRES

The interview will be held at any centre and address of the same will be advised in the interview call letters.

Note:

- a) Request for change in Interview dates shall **NOT** be entertained.
- b) Bank reserves the right to change/add/cancel the date, time, centre, venue of the Interview and to call the candidates for the Interview at any other centre or hold supplementary selection process for particular date/time/centre/venue/set of candidates at its discretion, under any circumstances, if any. The change, if any, shall be intimated to the candidates well in advance.

CALL LETTERS FOR THE INTERVIEW

Only those candidates who have met with all the eligibility criteria mentioned in this notification will be intimated by email to their email id (as specified in the Online application form) **(OR)** may download the call letter from the Bank's website. The names/registration number of the candidates who are finally short-listed for Interview will also be available on the Bank's website www.iob.in under **"Careers"** page.

Bank will not take responsibility for non-receipt of intimation regarding call letter / any communication due to technical reasons or whatsoever to the candidates. Candidates are requested to keep track of their application status by visiting the Bank's website from time to time.

5. 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 or suppress any material information while filling up the Online application form and submitting the certified copies/ testimonials.

At the time of Interview, if a candidate is (or has been) found guilty of:

- a) using unfair means (or)
- b) impersonating or procuring impersonation by any person (or)
- c) misbehaving in the Interview venue or taking away the documents from the venue (or)
- d) resorting to any irregular or improper means in connection with his/her candidature for selection (or)
- e) Obtaining support for his/her candidature by any other means.

Such a candidate, in addition to rendering himself/herself liable to criminal prosecution, shall be liable to be debarred, either permanently or for a specified period, from any recruitment conducted by Bank.

6. IMPORTANT GENERAL INSTRUCTIONS:

- a) Candidates are required to apply only 'ONLINE' through Bank's website. Any other form of application shall not be entertained.
- b) Incomplete applications / Applications without supporting documents will be rejected outright.
- c) In case of candidates uploading more than one application for any reason, the latest registered application will only be considered.
- d) **Only candidates willing to serve anywhere in India should apply.**
- e) Before applying, the candidates must ensure that he/she fulfills all the eligibility criteria and other norms mentioned in the advertisement and has in his/her possession the requisite documents and certificates specified by the Bank, and that the particulars furnished in the Online application are true and correct in all respects.

Mere calling for applications for the Interview shall not imply that the Bank has been satisfied beyond doubt about the candidate's eligibility. Bank has the right to cancel candidature at any stage if found that he/she is not fulfilling the eligibility criteria and /or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s). If any of these shortcomings are detected even after appointment his/her services are liable to be terminated.

The Bank is free to reject any application, at any stage of the recruitment process, if the candidate is found ineligible for the post. The decision of the Bank in any matter relating to recruitment at all the stages of the recruitment process will be final and binding upon the candidate. **No correspondence or personal queries in this regard shall be entertained by the Bank.**

- f) All candidates called for Interview, will have to produce originals as well as self-attested photocopies of the prescribed certificates in support of their educational qualification, experience, date of birth, caste, etc. The candidates belonging to SC/ST/OBC/PC Category are required to submit originals as well as self-attested photocopies of their caste certificate/certificate of disability issued by the competent authority, in addition to the other certificates in support of their eligibility criteria.
- g) In case of candidates belonging to OBC category, the certificate inter-alia must specify that the candidate does not belong to "CREAMY LAYER" section excluded from the benefits of reservations for OBCs in Civil Post and Services under Government of India. The OBC certificate containing **"Non Creamy Layer Clause" in Central Government format, should be valid as on the last date of online registration i.e. 06.03.2015 (issued within one year prior to the last date for online registration).**
- h) Candidates belonging to OBC category but coming under Creamy Layer are **not entitled for OBC reservation**. They should indicate their category as General in the online application form.
- i) Candidates serving in Government /Quasi Government Offices/Public Sector Undertakings including Nationalised Bank, Financial Institutions will be required to produce **Original "No Objection Certificate"** from the employer at the time of interview, failing which the candidature may not be considered.

- j) 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. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from Defence Services within 12 months from the date prescribed for closing of online registration i.e. **05.03.2016**.
- k) Candidates belonging to reserved category, including Physically Challenged category, for which no reservation has been announced, are free to apply for vacancies announced for General category, provided they fulfill all the eligibility criteria.
- l) Candidates who do not satisfy the eligibility criteria and who do not produce (for any reason) the originals as well as attested photocopies of all documents required to be submitted as advised in this notification and Interview call letter, whomsoever, shall not be permitted to attend the Interview, even though they have been called for Interview.
- m) The candidates will have to appear for interview at their own expense. However, outstation eligible SC/ST/PC candidates who are not employed and attending the interview will be reimbursed to and fro second-class ordinary train fare by the shortest route on production of evidence of travel (as per extant Govt. Guidelines).The Bank will not be responsible for any injury / losses, etc. of any nature.
- n) Canvassing in any form will be a disqualification.
- o) Any request for change of address/ e-mail id for communication will **NOT** be entertained.
- p) Appointment of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such appointment will also be subject to the Service and Conduct Rules of the Bank.
- q) In case of any dispute on account of interpretation in any version other than English, the English version shall prevail.
- r) Any dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Chennai.
- s) Decision of the 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. Further, the Bank reserves right to stall / cancel the recruitment partially / fully at any stage during the recruitment process at its discretion, which will be final and binding on the candidate.

7. IDENTITY VERIFICATION

At the time of interview, the call letter along with a photocopy of the candidate's photo identity such as PAN Card/ Passport/ Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo embossed Credit Card/ Aadhar card with a photograph should be submitted to the Bank officials for verification. The candidate's identity will be verified with respect to his/her details on the call letter, and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the interview.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with the Interview Call Letter while attending the interview, without which they will not be allowed to attend the interview.

8. THE COMPETENT AUTHORITY FOR THE ISSUE OF THE CERTIFICATE TO SC/ST/OBC/PC

A. For SC/ST/OBC

District Magistrate / Additional District Magistrate/Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / 1st Class Stipendiary Magistrate / Sub-Division Magistrate / Taluka Magistrate/Executive Magistrate / Extra Assistant Commissioner / Chief Presidency Magistrate / Additional Chief Presidency Magistrate / Presidency Magistrate / Revenue

Officer not below the rank of Tahsildar / Sub-Divisional Officer of the area where the candidate and/or his family normally resides.

B. For Physically Challenged (PC)

Authorised Certifying Authority will be Medical Board duly constituted by the Central or the State Government consisting of atleast three members out of which atleast one shall be a specialist in the particular field of disability form which the person is suffering.

9. HOW TO APPLY

9.1 Pre-Requisites for Applying Online

Before applying online, candidates should:

- go through the detailed advertisement by clicking the **Advertisement (English)/Advertisement (Hindi)** available under the title “**Lateral Recruitment Of Credit Officers in MMG Scale III – 2014-15**” in our website www.iob.in under “**Careers**” page and ensure candidate’s eligibility before applying for the said post.
- scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given in **Annexure I** to this advertisement.
- keep the necessary details/documents ready for Online Payment of the requisite Postage/Intimation charges.
- have a valid personal email ID, which should be kept active throughout the entire recruitment process. Bank may send call letters for the Interview/Final Selection etc. through the registered e-mail ID. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. 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 email account.

9.2 Postage/Intimation Charges (Non-Refundable)

CATEGORY	FOR RESERVED CATEGORY SC/ST/PC	FOR ALL OTHERS (INCLUDING OBC)
POSTAGE/INTIMATION CHARGES (NON-REFUNDABLE)	Rs. 100/-	Rs. 600/-

The eligible candidates who are interested to apply have to pay postage/intimation charges as detailed above, payable from **18.02.2015 to 06.03.2015 (both dates inclusive)** through both Online & Offline Mode. Bank Transaction charges for **Online Payment** of Postage/Intimation charges through internet banking payment facility of any Bank (other than IOB) or through Debit/Credit Card (VISA only) of any Bank including IOB will have to be borne by the candidate.

Candidates should note that Postage/Intimation charges once deposited will neither be refunded nor be adjusted against any other recruitment process.

9.3 Procedure for applying online

- Candidates are first required to go to the Bank’s website www.iob.in and click on the “Careers” Page to open the link “**Lateral Recruitment Of Credit Officers in MMG Scale III – 2014-15**” and then click on the “**Apply Online**” link to open the Online Application Form.
- Candidates will have to enter all the required details in the online application form.
- Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature (**Annexure I**).
- Candidates should fill in the details in the Online Application at appropriate places very carefully and click on the “**SUBMIT**” button at the end of the Online Application format. Before pressing the “**SUBMIT**” button, candidates are advised to verify that every field is filled in the application using the “**RECHECK**” button. The name of the candidate or his /her father/husband etc. should be spelt correctly in the application as it appears in the certificates/mark sheets. Any change/alteration found may disqualify the candidature.

- e) On successful submission of the Online Application form, an acknowledgement with Registration Number will be generated. **Candidates should note this Unique Registration Number for future reference failing which they will not be able to proceed further.**
- f) Candidates should take a printout of the system generated submitted Online application form by clicking the “Print your Application” link & save the printed application form for future reference.

9.4 Payment by Online Mode

Candidates who have completed the Online registration successfully and want to utilize Online Payment Mode are required to click on “**Online Payment Link**” to navigate to the Online payment page. The payment can be made using **Internet Banking** or **Debit/Credit Card**. The candidates would be provided with **four** options for payment of fees:

1. IOB Net Banking
2. Other Bank Net Banking
3. IOB Debit/Credit Card
4. Other Bank Debit/Credit Card (Only VISA)

Bank Transaction charges for Online Payment of Postage/Intimation charges through internet banking payment facility of any Bank (other than IOB) or Debit/Credit Cards (VISA only) of any Bank including IOB will have to be borne by the candidate.

On successful completion of the transaction, **an e-receipt** will be generated. Candidates are required to take a printout of the e-receipt for future reference. Candidates can also reprint the E-receipt at a later date by clicking on “**Reprinting E-receipt after payment of fees**” link.

9.5 Payment by Offline Mode

Candidates who have completed the Online registration successfully and want to utilize Offline Payment Mode are required to click on “**Printing Challan after submitting your application**” link and take a print out of the Challan containing details such as Post applied for, Candidate’s name, contact number and registration number.

Candidates are required to carry this system generated Challan to any of Indian Overseas Bank’s branches and remit the Postage/Intimation charges by means of **Cash only** during business hours. A Unique Transaction ID (UID) will be generated after successful completion of the payment. The same transaction UID has to be recorded in the appropriate column in both the copies of the Challan by the branch official under his/her signature. After that, the tear off copy of the Challan will be handed over to the applicant. Candidates should ensure proper recording of UID and Branch Official’s signature on tear off copy of Challan before leaving the branch.

Candidates should note that this offline-payment is accepted during business hours of the respective IOB branches, up to and inclusive of the last date mentioned for acceptance of the Postage/Intimation charges. Even if the last date of submission of application by post is changed for any reason, the valid dates for payment of application fee will not be changed.

Note: The name of the candidate or his/her father/husband etc should be spelt correctly in the Online application as it appears in the certificates/mark sheets. Any change/ alteration found may disqualify the candidature.

For the purpose of locating the Branch address for remitting fees, candidate may log on to our Bank’s website www.iob.in wherein provision is available for locating address of the Branches.

Candidates should submit the candidate’s copy of Payment Receipt/Challan along with the call letter and all other documents as advised in this notification at the time of Interview failing which the candidate will not be admitted for the Interview.

10. SUBMISSION OF THE APPLICATION

A system generated printed Online application form, complete in all respects and with the documents specified below should be sent by **SPEED POST/REGISTERED POST** in a closed Envelope super-scribed “**APPLICATION FOR POST OF CREDIT OFFICER IN MMG SCALE III – 2014-15 IN INDIAN OVERSEAS BANK**”, to reach the prescribed address on or before **14.03.2015**

THE ASSISTANT GENERAL MANAGER
HUMAN RESOURCES DEVELOPMENT DEPARTMENT
INDIAN OVERSEAS BANK
CENTRAL OFFICE,
NO. 763, ANNA SALAI, CHENNAI – 600002

Details of the documents (**self – attested photocopy**) to be sent are given below:

- a) Print out of the Online application Form
- b) Candidate's copy of the Payment Receipt.
- c) Document evidencing date of birth such as Birth Certificate / SSC/HSC Certificate.
- d) The candidates belonging to SC/ST/OBC/PC Category are required to submit self attested photocopies of their caste certificate/certificate of disability issued by the competent authority, in addition to the other certificates in support of their eligibility criteria.
- e) The candidates belonging to Ex-serviceman category are required to produce a copy of the discharge certificate / pension payment order and documentary proof of rank last / presently held (substantive as well as acting). Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from Defence Services on or before **05.03.2016**.
- f) Final Degree Certificate /Provisional & Consolidated mark sheet/Semester-wise mark sheets in respect of passing Graduation, Post graduation degree & Professional Course.
- g) Documentary proof of Post Qualification Work experience certificates, for the period mentioned in the Application Form, from their employers, clearly stating the periods and nature of employment/ duties. Copies of appointment Offer Letter, Salary certificates, etc., in lieu of work experience Certificates will not be accepted. ***Please note that he/she has to produce documentary proof from the Financial Institution(s)/Scheduled Commercial Bank(s) stating that he/she has been handling Credit in Supervisory Cadre, without which he/she will not be considered for further selection process.***

The complete set of documents should reach us on or before **14.03.2015** at the address given above.

UNLESS THE SYSTEM GENERATED PRINTED ONLINE APPLICATION IS RECEIVED AT THE CORRECT SPECIFIED ADDRESS BY SPEED POST/REGISTERED POST ALONG WITH COPIES OF OTHER STIPULATED DOCUMENTS, THE ONLINE REGISTRATION OF THE CANDIDATE'S APPLICATION WILL NOT BE CONSIDERED VALID.

Note: Candidates in their own interest are advised to register Online and submit their application well in time before the last date for submission, to avoid the possibility of dis-connection / inability / failure to log on to the Bank's website on account of heavy load on internet/ 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 aforesaid reasons or for any other reasons beyond the control of the Bank.

The Version of the detailed advertisement given in the Bank's website shall be treated as final and shall supersede any other versions for all purposes. Accordingly, the candidates are advised to visit our Bank's website www.ioib.in for detailed advertisement.

Decision of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates.

GENERAL MANAGER
(HR)

Annexure I

Guidelines for scanning and Upload of 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.

Photograph Image:

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

Signature Image:

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

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.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 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.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his photograph and signature.

Procedure for Uploading the Photograph and Signature

- Browse and Select the location where the Scanned Photograph / Signature file has been saved.

- Select the file and click on it
- Photo and signature will be uploaded automatically once you submit the online application.

Your Online Application will not be registered unless you upload your photograph and signature as specified.

Note:

(1) In case the face in the photograph or signature is unclear the candidate's application may be rejected.

(2) After registering online, candidates are advised to take a printout of their system generated online application forms.