

**UNION BANK OF INDIA
DEPARTMENT OF PERSONNEL & HR,
MANPOWER PLANNING & RECRUITMENT DIVISION,
CENTRAL OFFICE, MUMBAI.**

RECRUITMENT POLICY

1. PREAMBLE :

- 1.1** The Ministry of Finance, Government of India, in terms of guidelines F. No. 5/1/6/2001-IR dated 19.09.2001 had advised the Bank to formulate recruitment policy with due approval of the Board of Directors. Accordingly the Bank has evolved the following Recruitment Policy covering key areas such as setting up of a Recruitment Advisory Committee, Mode and Method of Recruitment including Campus Recruitment, Eligibility Norms for appointment in various cadres, etc. The Ministry of Finance, Vide D.O. No. 7/48/2004-BOA dated 22.02.2005 granted further Managerial autonomy to PSU Banks for deciding all Human Resource issues including recruitment.

Bank has undertaken an ambitious HR Transformation exercise for the Bank under the NAVNIRMAN programme which entails revamping of all HR policies in the Bank.

Accordingly, the Recruitment Policy of the Bank has been revamped with new features.

2. SHORT TITLE:

The Policy will be called "**Union Bank of India Recruitment Policy**".

3. OBJECTIVES:

- 3.1** The Recruitment Policy seeks to achieve the following broad objectives:
- To source the best talent through a process of selection that is fair, transparent, objective and unbiased in all aspects and provides equal opportunities to all eligible candidates in order to drive organizational performance and successfully achieve goals and objectives of the Bank.
 - To ensure placement of right person on the right job to enhance organizational effectiveness.
 - The recruitment should be need based aimed at achieving higher productivity and profitability levels. Recruitment Plan should be prepared based on Manpower Plan approved by the Board of Directors of the bank in keeping with the Government / Reserve Bank of India / Indian Banks' Association guidelines issued from time to time.
 - The policy should conform to the instructions issued by Government /



Reserve Bank of India / Indian Banks' Association on creation of posts / filling up of vacancies / staff growth etc.

- This document outlines the policy and establishes a procedure for the process of recruitment and selection including requisitioning of personnel, invitation and screening of applications, conducting the selection process, arranging medical examination and issuing of appointment letters.

3.2 The purpose of this Policy is also to ensure the following:

- Reservations in posts for SCs, STs, OBCs, Ex-servicemen, Disabled, etc. with concessions in eligibility norms as laid down by the Government of India from time to time should be strictly followed.
- Equal opportunity to all sections of people for participating in the selection process, through issue of public notice and adequate publicity.
- Devising procedures and schemes of recruitment which are non-discriminatory so that no section of the society is placed at a disadvantage.
- Ensure gender diversity in the Bank through effective recruitment and selection practices.

4. APPLICABILITY:

This policy is applicable for recruitment to all regular and Full-time posts at Union Bank of India.

5. PROCESS OWNER:

Personnel / Human Resources (HR) Department

6. RECRUITMENT ADVISORY COMMITTEE (RAC):

6.1 COMPOSITION OF THE COMMITTEE :

The Recruitment Advisory Committee in the Bank shall be headed by the Chairman & Managing Director. The other members of the Committee shall include:

- (i) Executive Director in charge of Personnel / HR department.
- (ii) General Manager, Personnel / Human Resources Department, C.O.
- (iii) General Manager (DIT), C.O.
- (iv) General Manager (RABD), C.O.



- (v) Bank, if feels necessary, may co-opt an outside expert in the area of Human Resources Development, and
- (vi) Deputy General Manager, Personnel / HR department, C.O. as Member — Secretary.

6.2 ROLE OF THE RECRUITMENT ADVISORY COMMITTEE:

RAC shall –

- Design recruitment system and evolve procedures, processes for recruitment in all cadres.
- Function as advisory body to the Bank in all matters relating to recruitment including assessing of manpower needs, campus recruitment / recruitment of specialist officers, constituting of interview / other selection panels, selection of external agencies for rendering professional expertise to the Bank in the area of recruitment. The RAC should assess the manpower requirements for recruitment for a period of one year at least, in addition to its other duties.
- Recommend necessary budgetary allocations in the matter of recruitment / other related expenditure for the approval of the Board.
- Meet from time to time as may become necessary, to review / monitor all matters related to recruitment.

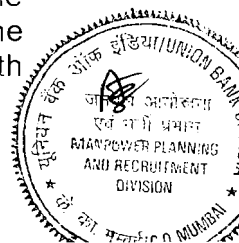
7. RECRUITMENT PROCESS AT UNION BANK OF INDIA:

Following defines the process of recruitment to be followed for new recruits at the Bank:

- Manpower Requisition
- Recruitment Budget
- Recruitment Plan
- Sourcing
- Recruitment & Selection of Officers and Clerks
- Appointment
- Background and Medical Check
- Joining

8. MANPOWER REQUISITION:

- 8.1 All the Vertical Heads will have to submit their Annual, Medium Term (3 years) and the Long Term (5 years) manpower requirements to the Personnel / HR department by 15th July every year.
- 8.2 The Personnel / HR department will determine the Annual, Medium Term (3 years) and the Long Term (5 years) total Manpower Plan for the Bank on the basis of Manpower Planning (MPP) Model as also based on the recommendations of the various Vertical Heads in Central Office, - with



specific role based requirements. This Manpower Plan shall be placed before the Recruitment Advisory Committee by August 15th for its consideration and recommendation to the Board for final approval by end of September.

- 8.3 Based on the specific role requirement, the Personnel / HR department will prepare a database of Job Descriptions for the position from internal / external sources (internal job postings, external job market etc.)

9. **RECRUITMENT BUDGET:**

The Personnel / HR department will prepare the Recruitment Budget on the basis of the annual manpower planning exercise and the specific role requirements approved by the RAC. The Recruitment Budget should include the following:

- Recruitment expenses: Advertisement expenses, Venue expenses, Consultant fees / charges, Campus Fees, Share of IBPS towards conduct of Common Written Examination (CWE) or any other Test conducting Agency, etc.
- Interview expenses: Travel (candidates, Regional HR representatives, etc), Hotel expenses (Candidates, Regional HR representatives), miscellaneous (communication, courier, postage, etc.), Interview Panel cost (time spent by them for interviews).
- Estimated CTC and Joining expenses - Shifting expenses, Notice pay, Joining bonus, Hotel expenses, Medical Fitness Test etc.
- The Recruitment Cost per hire per year needs to be calculated and tracked by the Personnel / HR department. The recruitment budget and cost can be undertaken by the Personnel / HR department in a phased manner after implementing other important aspects of the Recruitment Policy.

10. **RECRUITMENT PLAN:**

The annual Recruitment Plan is to be prepared by the Personnel / HR department. The Recruitment Plan should consider the following:

- Recruitment phasing: Medium-Term (3 years) and Long-Term (5years) manpower requirements
- Recruitment schedules: Quarterly / Half yearly recruitment plans

Sourcing strategy (sources of recruitment):

- A. Advertisement
- B. Campus Recruitment
- C. Management Training (MT) Program
- D. Contractual Appointment



The Recruitment Plan needs to define a process for recruitment at all levels (key positions).

The Bank should explore alternate ways to recruit candidates like co-creating solutions with educational institutes and retired employees. Once these channels are firmed they will form part of the Recruitment Plan of the Bank.

11. SOURCING:

Job Descriptions and Role Profiles:

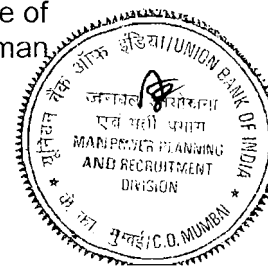
- Job Descriptions should be used in the end-to-end Recruitment and Selection process (starting from sourcing to joining).
- Job Descriptions should be used to evaluate role-based functional and behavioral capability (from competency model) in the candidate.
- At all levels of recruitment, except for entry level talent, mapping of profile to candidate is required to ensure the Bank hires people who are productive on the job from the date of joining.
- The interview panel must be well-versed with the requirements of the job through the job description and should gauge the candidate's capabilities accordingly.
- For positions where entrance tests are not being conducted, very stringent and specific profile guidelines should be advertised in order to reduce the quantum of applications, and hence save the interview panel's time.

12. ADVERTISEMENT:

The vacancies will be announced in the open market through on an All India basis by way of notifying the vacancies in the leading national / regional dailies in English, Hindi and Vernacular languages, etc.

13. CAMPUS RECRUITMENT:

- 13.1.1 The Bank may, in any particular year, depending upon its requirement of Officers in various specialized fields & / General Banking segments, recruit candidates by way of campus recruitment including those who have completed the Summer Internship project with the Bank under the Summer Internship Policy, up to 30% of the vacancies earmarked for direct recruitment, from reputed Professional Institutions / Universities.
- 13.1.2 The DGM / AGM in-charge of the Recruitment function shall finalize the campus recruitment plan in consultation with the General Manager, Personnel / Human Resources Department, C.O.
- 13.1.3 The field and scales in which such recruitments are to be made and choice of Professional Institutes / Universities would be as approved by the Chairman and Managing Director / Executive Director.



13.1.4 The Personnel / HR department shall identify and shortlist preferred campuses based on:

- Institution / College should be approved by University Grants Commission
- Private B-schools should have approvals from AICTE
- Institution / College should be in existence for at least five years and have a minimum three passed out batches
- Institution / College should offer two-year full-time Management course
- Selection of Institutions / Colleges to be done by referring to the Rankings given to B-Schools by reputed magazines like Business India, Outlook and Business Standard, etc
- Those Institutions / colleges whose name appears in the list of 50 top-ranked colleges in at least two of the three magazines shall be eligible for Campus Selection
- Any other Institution / college with the prior approval of Chairman & Managing Director

13.1.5 Job Descriptions will be sent to campus before pre-placement talk and applications process. These can be also included in the Pre-Placement Talk presentation deck.

13.1.6 The Criteria for short listing of campuses / institutes as mentioned in sub-clause no. 13.1.4 and the updated list of shortlisted institutes shall be kept displayed on the Bank's Website.

13.2 PRE-PLACEMENT PRESENTATION TO CAMPUS:

The Personnel / HR department to create a standard up-to date pre-placement talk presentation deck for campus visits. This presentation should include some of the following aspects:

- About the Bank
- Value proposition for Management Trainees / prospective new recruits in the Bank
- Career Growth Path possible for Management Trainees / prospective new recruits in the Bank
- Success stories of people who have stayed with the Bank and risen to top positions
- Remuneration details
- Additional non-monetary benefits (insurance, hospitalization and other key benefits which are best practices in the Banking sector)

13.3 CAMPUS RECRUITMENT PROCESS OWNER:

13.3.1 The campus recruitment will be coordinated by one designated officer from the Personnel / HR department - The Campus Recruitment Officer. This process owner will coordinate campus visits; get approvals for interview panels, pre-placement talk, oversee the Management Trainee program, etc. He / She will be the constant factor throughout the process to ensure effective process delivery with consistency and transparency in



communication. Campus interview panels will be briefed by the Campus Recruitment Officer before campus visits to ensure consistency and transparency in communication.

- 13.3.2** After conclusion of the interview process, the Campus Interview Panel will submit a list of candidates provisionally shortlisted for appointment to the Campus coordinator with a proviso that the same will be confirmed after obtaining approval of the Competent Authority.

13.4 CAMPUS SELECTION PROCESS:

13.4.1 Screening of Applications:

All applications received from campus will be screened and short-listed by the Personnel / HR department. Parameters to be looked into for screening will include the following:

- Candidate should be a full-time student of the Institute / College and should be in the age bracket as mentioned in clause no. 17.2.1 below, studying in the final semester of the course and who will pass out in the academic year in which the interview is being conducted or just passed out from the said Institute / College.
- Candidate should have obtained minimum 60% marks in the final year of graduation (55% for reserved category candidate).
- Preference shall be given for candidates having no break in studies before graduation.

- 13.4.2** Bank may also conduct any other short-listing methods like Psychometric & Behavioral Competency test and / or Group Discussion and / or Competency based Personal Interview as detailed in clause nos. 17.3.3, 17.3.4 and 17.3.5 respectively and / or any other test as felt appropriate.

14. MANAGEMENT TRAINEE PROGRAM:

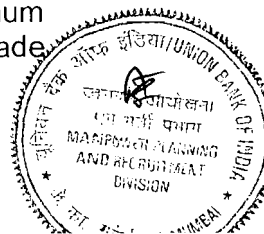
- 14.1** The Bank shall offer Management Trainee (MT) Program having tie-up arrangements with reputed Educational Institutes at selected campuses concluding with an Award of Post Graduate Diploma in Banking Operations by the Institute, with prior approval of the Board.

- 14.2** Selection of candidates for the Management Trainee would be the same as that mentioned in Clause no. 17.3 below or by any other methodology to be approved by the Board.

- 14.3** The successful Trainees under this Management Trainee program shall be inducted into the Bank's Probationary Officer in JMGS-I as provided in the Tie-Up arrangement, subject to completion of Appointment and Joining formalities as mentioned in Clause nos. 22, 24, 26 and 27 below.

15. CONTRACTUAL APPOINTMENT:

The Bank may appoint expert, specialist on contract basis for a maximum period not exceeding three years. The contractual appointment may be made



in the area of Marketing, IT, HRM, Risk Management, Treasury, Legal, Security, Civil Engineering, Architecture, Economics and any other specialized segments, etc. In deserving cases, Bank may absorb the contractees on regular Full-time posts at such terms and conditions with the prior approval of the Board.

16. RECRUITMENT AND SELECTION OF OFFICERS AND CLERKS:

Competency based Interviews:

- In the methodology of selection, written test (qualifier) will be followed by competency based interviewing during the assessment process for all officers and clerks.
- For the same, training on conducting (competency based) interviews to the panel (All hiring managers and interview panelists to be covered) will be organized by the Personnel / HR department through any relevant agency.

17. RECRUITMENT OF OFFICERS:

17.1 QUOTA FOR DIRECT RECRUITMENT:

- A. The vacancies in the Officer's Cadre in Junior Management Grade / Scale I (General Banking) will be filled up by way of direct recruitment as well as internal promotions. The extent of vacancies to be filled up by direct recruitment as well as promotions in general banking side in any particular year will be decided by the promotion policy in vogue from time to time. The quota between direct recruitment to internal promotion in case of Officers in Junior Management Grade / Scale I (General Banking) shall be 40:60.
- B. In respect of Officers in other Grades / Scales (General banking) i.e. MMGS-II to TEGS-VI as also Specialist Officers in various grades / scales i.e. JMGS-I to TEGS-VI., there will not be any fixed quota and the extent of direct recruitment and / or internal promotion shall be based on the requirement of the Bank as assessed by the RAC and approved by the Board.

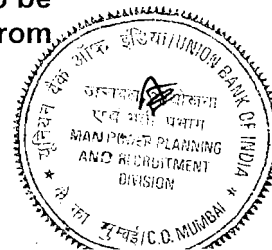
17.2 ELIGIBILITY NORMS:

17.2.1 AGE:

- A. For the Post of Probationary Officers (POs) / Management Trainees (MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:

S. No.	Particulars	Minimum Age	Maximum Age
i	2013-14 onwards	20 years.	30 years.

- B. For the Post/s in the under mentioned Specialized Officer segment to be filled through the Common Recruitment Process (CRP) of IBPS from 2014-15 onwards:



S. No	Name of the Post	Grade/Scale	Minimum Age	Maximum Age
I	Information Technology Officer (IT)	I	20	30
II	Rural Development Officer/ Agriculture field officer	I	20	30
III	Hindi Officer / Rajbhasha Adhikari	I	20	30
IV	Law Officer	I	20	30
V	Personnel / HR Officer	I	20	30
VI	Marketing Officer	I	20	30

Explanatory Note: The posts in MMGS-II and Technical Officer JMGS-I shall not be covered under the Common Recruitment Process (CRP) from 2014-15 onwards.

- B.** For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the CRP of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter Se Weightage, etc. will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the Chairman & Managing Director.

Note: Reserved Category candidates shall be entitled for Relaxations / Concessions as per Government guidelines.

17.2.2 EDUCATIONAL QUALIFICATIONS:

EDUCATIONAL QUALIFICATIONS & POST-QUALIFICATION MINIMUM EXPERIENCE:

- A.** For the Post of Probationary Officers (POs) / Management Trainees (MTs) in JMGS-I to be filled through the Common Recruitment Process (CRP) of IBPS:

S. No.	Particulars	Educational Qualifications
i	During 2014-15 & onwards	A Degree in any discipline from a recognized University or any equivalent qualification recognized as such by the Central Government. Computer Literacy: Computer Literacy is not mandatory.

- C.** For the Post/s in the under mentioned Specialized Officer segment to be filled through the Common Recruitment Process (CRP) of IBPS during 2013-14 & onwards:



S. No.	Name of the post	Educational Qualification	Post Qualification/minimum Experience
i	Information Technology (IT) Officer-scale-I	Degree in Computer Science / Computer Applications / Information Technology / Electronics / Electronics & Tele Communications / Electronics & Communication / -Electronics - & Instrumentation from a recognized University / Institution OR Post Graduate Degree in Electronics / Electronics & Tele Communication / Electronics & Communication / Electronics Instrumentation / Computer Science / Information Technology / Computer Applications from a recognized University / Institution OR Graduate from a recognized University having passed DOEACC 'B' level	
ii	Rural Development Officer / Agriculture Field Officer-Scale-I	Degree (Graduation) in Agriculture / Horticulture / Animal Husbandry / Veterinary Science / Dairy Science / Agri. Engineering / Fishery Science / Pisciculture / Agri Marketing & Cooperation / Cooperation & Banking / Agro Forestry from recognized University	
iii	Hindi Officer / Rajbhasha Adhikari Scale -I	Post Graduate Degree in Hindi with English as a subject at the Degree level OR Post Graduate Degree in Sanskrit with English and Hindi as subjects at the Degree level	
iv	Law Officer Scale I	A Bachelor Degree in Law (LLB)	
v	Personnel /HR Officer-Scale I	Graduate from a recognized University and Post Graduate Degree or Diploma recognized by AICTE in Personnel Management / Industrial Relations / HR / Social Work / Labour Law	
vi	(Marketing Officer- Scale I	Graduate from a recognized University and MBA (Marketing) / 2 years PGDBA / PGDBM with specialization in Marketing from a recognized University / Institution	



Additional qualifications of Computer Literacy for Posts referred to at Sub-clause B [ii to vi above] other than IT Officer:

Operating and working knowledge in computer systems is mandatory i.e. candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one-of-subjects in the High School / College / Institute.

* In case of dual specializations candidates have to necessarily produce proof at the time of interview and recruitment that their major conforms to the requisite specialization prescribed for the post.

- C. For all other Post/s of Officers in the Specialist / General Banking segment in any Grade / Scale, where Selection is through a mode other than the Common Recruitment Process of IBPS, minimum / maximum Age limit, Educational Qualification including Computer Literacy, Experience, Selection process, Inter se weightage, etc. will be prescribed depending upon the nature, requirement and other specifications of the post to be filled up, with prior approval of the Chairman & Managing Director.

Note: Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

17.2.3 Cut-off dates for eligibility:

- The Cut-off Date for the purpose of eligibility in Age criteria shall be the 1st day of the month in which online registration commences.
- The Cut-off date for the purpose of eligibility in respect of Educational Qualification shall be the last date for online registration as notified.
- In case of OBC certificate with relevant clause pertaining to non-creamy layer, the non-creamy layer certificate should be issued within one year prior to the last date of online registration.

17.3 SELECTION PROCESS:

17.3.1 The selection process will be undertaken through any combination of the below-mentioned Tests i.e. Common Written Examination conducted by IBPS or any other such Agency and / or Psychometric & Behavioral Competency Test and / or Group Discussion and / or Competency based Personal Interview, etc. The specific details are mentioned below:

17.3.2 SELECTION PROCESS - COMMON WRITTEN EXAMINATION (CWE):

A. FOR PROBATIONARY OFFICERS (POs) / MANAGEMENT TRAINEES (MTs) IN JMGS-I:

The candidates shall have to appear for the under mentioned Online / Offline Objective Tests, aggregating 200 marks:



SN	Name of tests	No. of Qs	Marks	Duration
1	Reasoning	50	50	Composite time of 2 Hours
2	English Language	40	40	
3	Numerical Ability	50	50	
4	General Awareness with special reference to Banking Industry	40	40	
5	Computer Knowledge	20	20	
	TOTAL	200	200	

Note: Weightage of CWE and Interview will be in the ratio of 80:20.
The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.

B. FOR LAW OFFICER IN SCALE I & FOR HINDI OFFICER / RAJBHASHA ADHIKARI IN SCALE I:

The candidates shall have to appear for the under mentioned Online / Offline Objective Tests, aggregating 200 marks:

S. No.	Name of tests	No. of Qs	Marks	Duration
1	Test of Reasoning	50	50	Composite time of 2 Hours
2	Test of English Language	50	25	
3	Test of General Awareness with special reference to Banking Industry	50	50	
4	Test of Professional Knowledge	50	75	
	Total	200	200	

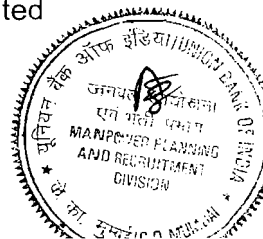
Note: Weightage of CWE and Interview will be in the ratio of 80:20.
The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.

C. FOR RURAL DEVELOPMENT OFFICER / AGRICULTURE FIELD OFFICER, HR & PERSONNEL OFFICER and INFORMATION TECHNOLOGY OFFICERS IN SCALE-I:

The candidates shall have to appear for the under mentioned Online / Offline Objective Tests, aggregating 200 marks:

S. No.	Name of tests	No. of Qs	Marks	Duration
1	Test of Reasoning	50	50	Composite time of 2 Hours
2	Test of English Language	50	25	
3	Test of Quantative Aptitude	50	50	
4	Test of Professional Knowledge	50	75	
	Total	200	200	

Note: Weightage of CWE and Interview will be in the ratio of 80:20.
The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.



D. CUT-OFF STRATEGY:

The cut-off point is set at Mean - 1/4 Standard Deviation for General category and Mean - 3/4 Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-off point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of 5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the Chairman & Managing Director or in his absence the Executive Director holding charge of the Personnel / Human Resource Department.

Descriptive Test Paper to the extent of 10 times the number of notified vacancies only will be evaluated based on the merit ranking of the Objective Test. There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Merit List of Written Examination will be based on the Total Weighted Standard Score obtained by the candidates in Objective and Descriptive Tests.

N.B.: In respect of certain segments of Specialist Officers, the Recruitment Advisory Committee shall be the Competent Authority to decide as to whether the Written Test and interview be held or only a process of interview may be prescribed depending upon the nature of post, qualification, experience prescribed and also the response envisaged for each post.

17.3.3 PSYCHOMETRIC AND BEHAVIOURAL COMPETENCY TEST / ANY OTHER EVALUATION TEST: (OPTIONAL) (50 Marks):

The candidates may be subjected to either an Online or Offline Psychometric Test of duration of 60-120 minutes to assess the leadership qualities, inter-personal qualities, team spirit, etc.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

17.3.4 GROUP DISCUSSION (OPTIONAL) (50 Marks):

The Candidates may be subjected to a group discussion exercise and will be a preferred method for campus selection. The Personnel / HR department will generate list of group discussion topic every year and will circulate the same to the campus recruitment panels.

Minimum qualifying marks shall be 50%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.



17.3.5 COMPETENCY BASED INTERVIEW — (100 Marks):

In respect of the CRP of IBPS, the candidates who have qualified in the CWE, and who have fulfilled all other eligibility criteria shall be called for the Common Interview etc. in the ratio of - 1:3 depending upon their ranking in the descending- order as per the Total Weighted Standard Score obtained by them in the Objective Tests of the CWE conducted by the IBPS. The Total Interview Marks in respect of the CRP shall be reduced to 50 to maintain the Weightage.

Note: Weightage of CWE and Interview will be in the ratio of 80:20 in respect of the CRP of IBPS.

In respect of selections other than through CRP of IBPS, the candidates who have fulfilled all other eligibility criteria and / or qualified in the Written Test if stipulated, shall be called for remaining Selection Processes like Group Discussions, Psychometric Test, Personal Interview and any other test, etc. in the ratio of 1:3 or any higher ratio. If Written Examination is stipulated, this ratio would depend upon the ranking in the descending order as per the Score / Marks obtained therein. Wherever, Written Examination is not stipulated, the Ranking criteria and the Marks, Inter se weightage, etc. for the aforesaid remaining selection process would be decided with the prior approval of the Chairman & Managing Director. Only those who clear the Written Test and / or the Group Discussion test and / or Psychometric test and / or any other test, wherever applicable, shall be called for the Personal Interview. Bank may outsource the conducting of Group Discussions, Psychometric test, Interview and any other test, etc to reputed agencies like IBPS, etc.

An interview shall be conducted to assess the candidates' academic record, power of expression, clarity of thought, qualities of leadership, extracurricular activities, hobbies, general demeanor, behavior, communication skills, etc. Specific assessment on competencies is to be undertaken (basis the Organization wide Competency Model).

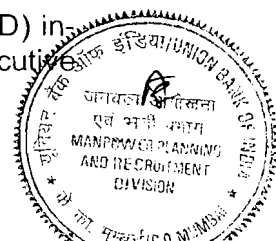
Minimum qualifying marks would be 40% in respect of CRP while it would be 50% in respect of selection other than through CRP. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

18. COMPOSITION OF & COMPETENT AUTHORITY FOR SELECTION PANEL:

18.1.1 (i) The Composition of the Selection Panel shall be in terms of the table mentioned below to be decided by the Competent Authority.

(ii) For Posts in Officer cadre Scale-IV & above, the Chairman & Managing Director (CMD) (in his absence Executive Director in-charge of the Personnel / HR department) will be the Competent Authority.

(iii) For Posts in Officer Cadre up to Scale-III, the Executive Director (ED) in-charge of the Personnel / HR department (in his absence other Executive



Director) will be the Competent Authority.

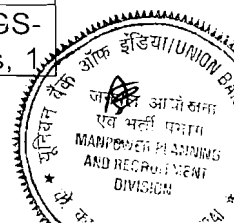
(iv) For the Posts in the Clerical cadre, the General Manager (P&HR) will be the Competent Authority.

(v) For the posts in Sub-staff cadre, the Executive heading the concerned Regional / Nodal Regional Office, which is handling the recruitment process, will be the Competent Authority.

(vii) The Competent Authority shall also decide the methodology for final selection for the post, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, for recruitment.

(viii) The composition of the Interview Panel for all posts shall be subject to the extant guidelines of the Government of India on the same.

S. No.	Recruitment under general banking to the post of	Selection panel	
		Chairman of selection panel	Other members of selection panel
1	Officer TEGS-VII	The Chairman & Managing Director	The RBI nominee Director, the Government Nominee director and 1 outside expert with domain knowledge approved by the Board.
2	Officer TEGS-VI	The Chairman & Managing Director	1 Executive Director, 1 General Manager (Scale VII) and 2 outside experts with domain knowledge approved by the Board
3	Officer SMGS-V	1 Executive Director	2 General Managers (Scale-VII) and 2 outside experts with domain knowledge approved by the Board
4	Officer SMGS-IV	1 General Manager (Scale-VII) (to be named by the Competent Authority).	2 General Managers (Scale-VII). A Deputy General Manager (Scale-VI) can be nominated to the Selection Panel in place of the third General Manager.
5	Officer MMGS-III	1 General Manager (Scale-VII)	1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale V).
6	Officer MMGS-II	1 Deputy General Manager (Scale-VI).	1 Assistant General Manager (Scale-V) and 1 Chief Manager (Scale IV)
7	Officer JMGS-I	1 Assistant General Manager (Scale-V).	1 Chief Manager (Scale-IV) and 1 Senior Manager scale III
8	Clerk / Single window operator	1 Assistant General Manager (Scale-V).	1 Chief Manager (Scale- IV) and 1 Senior Manager (Scale-III).
9	Sub staff cadre	An Executive not below the rank of	2 Officers below rank of MMGS-III. (In case of Armed Guards, 1



		Chief Manager Scale-IV	Security Officer to be included in the panel).
10	For other post not specified above	To be decided by the Chairman & Managing Director or in his absence by the Executive Director in-charge of the Personnel / HR department or in his absence by the other Executive Director	To be decided by the Chairman & Managing Director or in his absence by the Executive Director in charge of the Personnel / HR department or in his absence by the other Executive Director.

Note: (i) In respect of Posts up to Scale-III in any Specialized segment or if any selection is through the Campus Recruitment mode, the Selection Panel shall include the General Manager (Scale-VII) of the respective vertical / functional department at C.O., as Chairman of the Panel and other members of the Panel shall be 1 Deputy General Manager (Scale-VI) and 1 Assistant General Manager (Scale-V) or in case of non-availability of the AGM, 1 Chief Manager (Scale-IV). Further, one of the above Panel members shall be an expert in domain knowledge to assess knowledge / proficiency of candidates in the relevant area of Specialization.

(ii) If any retired official is included in any Selection Panel, the grade / scale of such retired official shall be one scale higher than that mentioned in the table / note (i) above.

18.1.2 The said interview panel may also include experts and representatives from outside the Bank and / or officials retired from the Bank in grade / scale IV to VII including representation for Women, Minority communities and Reserved categories from amongst an empaneiled list of retired Officers in those grade / scales having good track record who are willing to offer their expertise on appropriate compensation.

18.1.3 The Chairman & Managing Director and in his absence, the Executive Director looking after the HR portfolio, will be competent to finalize the empaneiled list of outside experts and retired officials, and to review same on an annual basis.

18.1.4 The above provisions will be applicable in respect of all Recruitment Process other than CRP conducted by the IBPS. However, in respect of the CRP conducted by the IBPS, the Composition of Interview Panel shall be as under:

- (i) Chairperson nominated by the Nodal Bank
- (ii) An Officer to be nominated from another Public Sector Bank
- (iii) SC/ST Minority representative from the Participating Banks
- (iv) One person nominated by IBPS (Retired Banker or Academician)

Note:

(a) For the Post/s of Specialist Officer segment: One Panel member will be Subject Knowledge expert to assess knowledge / proficiency of candidates in the relevant area of Specialization.



(b) For the Post of Clerical cadre: One Panel member will be proficient in the Official Language of State / Union Territory (UT) to assess knowledge / proficiency of language of candidates.

18.1.5 In respect of selection through Campus Recruitment, if any candidate is related or known to any member of a Selection Panel constituted for the purpose of any Selection Process as provided in Sub-clause nos. 17.3 of this Policy or if any candidate is related or known to any Official of the Bank who are either involved in the recruitment process at any office / level or who can be in a position to influence the decision of the Selection Panel, those member/s of such Selection Panel and/or those official/s of the Bank who are related to or know such candidate, will have to mandatorily give a declaration to the Bank to the effect that the candidate is related or known to them. This declaration shall be a part of every Rating sheet of a Selection Process in respect of the member/s of the Selection Panel.

19. RECRUITMENT OF CLERKS:

19.1 QUOTA FOR DIRECT RECRUITMENT:

The vacancies in the Clerical Cadre will be filled up by direct recruitment as well as internal promotions in the ratio of 75:25.

19.2 ELIGIBILITY NORMS:

19.2.1 AGE:

Minimum: 20 years **Maximum:** 28 years

Note: Reserved Category candidates shall be entitled for Relaxation Concessions as per Government guidelines

19.2.2 EDUCATIONAL QUALIFICATIONS:

A Degree in any discipline from a recognized University or any equivalent recognized as such by the Central Government.

Computer Literacy: Operating and working knowledge in computer systems is mandatory i.e. candidates should have Certificate / Diploma / Degree in Computer Operations / Language / should have studied Computer / Information Technology as one of the subjects in the High School /College / Institute.

Relaxation of 5% would be available for Reserved Category candidates as per Government guidelines.

Note: Proficiency in the Official Language of the State / Union Territory (UT) (Candidates should know how to read and write and speak the Official Language of the State / UT) for which vacancies a candidate wishes to apply is preferable.



19.3 MODE OF RECRUITMENT:

Recruitment of candidates in Clerical cadre will be made from the open market on a State-wise basis by notifying the vacancies in leading National / Regional Dailies in English / Hindi / Vernacular languages etc.

19.4 SELECTION PROCESS:

19.4.1 COMMON WRITTEN EXAMINATION (CWE):

The candidates shall have to appear for under mentioned Online / Offline Objective Tests, aggregating 200 marks:

S. No.	Name of test	No. of Qs	Marks	Weightage	Duration
1	Test of Reasoning	40	40	40	Composite time of 2 hours
2	Test of English Language	40	40	40	
3	Test of Numerical Ability	40	40	40	
4	Test of General Awareness with special reference to Banking Industry	40	40	40	
5	Test of Computer Knowledge	40	40	40	
	Total	200	200	200	

Note: Weightage of CWE and Interview will be in the ratio of 80:20.

The above tests except the Test of English Language shall be printed bilingual, i.e. English and Hindi.

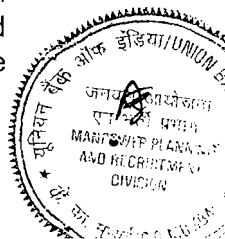
19.4.2 CUT-OFF STRATEGY:

The cut-off point is set at Mean - 1/4 Standard Deviation for General category and Mean - 3/4 Standard Deviation for Reserved category which shall be applied for each of the objective tests irrespective of the absolute value of the cut-off point which may be 3 or 4 times in a test of 50 items. There may be a further set of cut-off point on the total Score obtained which may be set at 40%, 35% and 30% with usual relaxation of 5% for reserved category depending upon the number of vacancies under each category. These Cut-off points shall be determined depending upon the situation.

Competent Authority to decide the Cut-off marks for written examinations other than the Common Written examination would be vested with the Chairman & Managing Director or in his absence the Executive Director holding charge of the Personnel / Human Resource Department.

There will be a Penalty for incorrect answer @ 0.25 marks assigned to that question in respect of Objective Tests. The Total Weighted Standard Scores of the candidate will rank for Merit Ranking.

N.B.: In respect of recruitment of Clerks, whether through direct, contractual, campus or any other mode of recruitment, as the case may be, in case the number of applications received is less than 10 times of the notified vacancies, the Chairman & Managing Director or in his absence the



Executive Director in charge of Personnel / HR functions, shall be the Competent Authority to waive the stipulation of holding the Written Test.

19.4.3 In case of candidates appearing for the post of Stenographers, Typists, Telephone Operators, etc., they will have to undergo a separate skill test carrying 25 marks (Duration -15 minutes) in the relevant field and secure a minimum of 50% marks.

19.4.4 COMPETENCY BASED INTERVIEW - (100 MARKS):

Those candidates who have qualified in the CWE of the IBPS in respect of the CRP, and who have fulfilled all other eligibility criteria shall be called for the Common Interview to be conducted by the IBPS in the ratio of 1:3 depending upon their ranking in the descending order as per the Total Weighted Standard Score obtained by them in the Objective Tests of the CWE conducted by the IBPS. The Total Interview Marks in respect of the CRP shall be reduced to 50 to maintain the Weightage.

Note: Weightage of CWE and Interview will be in the ratio of 80:20 in respect of the CRP of IBPS.

An interview shall be conducted to assess the candidates' academic achievement, ability to communicate, general demeanor, knowledge of local language, suitability of the candidate for Officer's position also in due course of time, say in about 5/6 years, etc.

Minimum qualifying marks shall be 40%. Relaxation of 5% would be available for reserved category candidates as per Government guidelines.

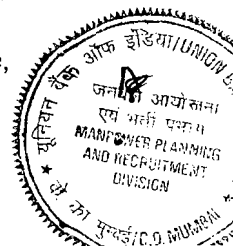
20. RECRUITMENT FORMALITIES INCLUDING NOTIFICATION, APPLICATION, WRITTEN EXAMINATION, INTERVIEW COMMUNICATION, ETC:

20.1 The Institute of Banking Personnel Selection (IBPS), Mumbai shall conduct the Common Recruitment Process (CRP) including the Common Written Examination (CWE) and Common Interview (CI), Pre-Examination-Training (PET) on behalf of all Participating Banks including our Bank for recruitment of POs / MTs / Specialist Officers and for Clerks, as specified in clause no. 17 & 19 respectively, with the help of a Technology Partner and Nodal Banks.

20.2 In a Calendar Year, the IBPS shall conduct the CRP for the posts of Clerical cadre, General Banking Officers' cadre and for Specialist Officers' cadre as specified in Sub-Clause 17.3.2 (B) & (C), from time to time. Bank will communicate to IBPS each year the tentative number of vacancies in the month in which CWE is scheduled to be conducted and the final category-wise number of vacancies in the following month.

20.3 The tests for the Common Written Examination shall be as stipulated in Clause no. 17.3.2 for Officers' cadre and clause no. 19.4.1 for Clerical cadre.

20.4 For the purpose, IBPS in respect of the CRP / Bank, as the case may be,



shall issue the requisite Notification inviting the prospective candidates to apply either through manual application form or through Online Registration (application) form provided by way of a link in the Bank's / IBPS Website.

- 20.5** The IBPS in respect of the CRP / Bank, as the case may be, shall also receive the applications from prospective candidates, process them and make arrangements for conducting the PET for SC, ST, Minority communities, etc., for conducting the CWE and Interview.
- 20.6** A Nodal Bank amongst the Participating Banks will be identified for each State / UT which will provide requisite support to IBPS for conducting the PET, CWE and CI. The interviews will be scheduled simultaneously across the country.
- 20.7** The IBPS shall declare the Scores of the candidates who have been qualified in the CWE. Thereafter, it shall coordinate the conduct of CI of shortlisted candidates with the help of Nodal Banks and declare the results of the Interview. IBPS shall ask the candidates to provide their Order of Preference of Participating Banks.
- 20.8** The Application Fees / Intimation Charges, as decided by the Bank / by IBPS, will be received by the Bank / IBPS, through Core Banking Solution of the Bank / Participating Banks, as the case may be.
- 20.9** The expenditure for the conduct of the entire CRP, i.e. CWE, PET and CI shall be borne by IBPS. IBPS reimburses to the Nodal bank/s the expenditure for conducting the CRP, including the CWE, CI and also PET as and when carried out by the Nodal Bank/s.
- 20.10** Provision deleted.
- 20.11** Provision deleted.
- 20.12** Provision deleted.
- 20.13** In respect of Selection to Post/s other than through the CRP of IBPS, Bank conducts further selection process like Psychometric Test, Group Discussion, Interview, etc. with the assistance of IBPS, wherever necessary and any such mode / criteria as per bank's need with the prior approval of Chairman & Managing Director or in his absence the Executive Director in charge of Personnel / HR functions.
- 20.14** The call letters for the purpose of Written Examination, Pre-Exam Training, Interview and Medical Examination, etc. would be sent to the candidates only through their registered e-mail or any other means of communication, as deem fit, by the Bank / IBPS, as the case may be. Information pertaining to recruitment shall also be provided through SMS and/or any other faster means of communication, as far as possible. A provision for downloading the call letters as also the Information Handout from the Bank's Website shall also be available to the candidates.



20.15 IBPS shall provide the details of the selected candidates to Banks along with their dossiers containing the documents pertaining to identity and eligibility submitted by candidates at various stages of the CRP.

21. RESERVATION / RELAXATION TO RESERVED CATEGORY CANDIDATES:

The Bank will adhere to the Government guidelines received from time to time in this regard.

22. MERIT LISTING OF SUCCESSFUL CANDIDATES FOR FINAL SELECTION:

22.1 The successful candidates, to be selected for a particular post shall be placed in the Merit list in the descending order of ranking as under:-

- (i) On the basis of aggregate of marks obtained in the Written Examination and in the Interview, where Written Examination and Interview is stipulated.
- (ii) On the basis of aggregate of marks obtained in the Group Discussion or any other prescribed mode of selection and in the Interview, where Group Discussion or any other mode of selection and Interview is stipulated.
- (iii) On the basis of marks obtained in the Interview, where mode of selection stipulated involves only a process of Interview.
- (iv) General Manager (P&HR) will be the Competent Authority for declaration of the final result of the combined selection processes for any Post in Officer cadre up to Scale-III and to which the recruitment (other than CRP) takes place, while the Executive Director in-charge of the Personnel & HR department shall be the Competent Authority for Posts in Officer cadre Scale IV & above. In respect of Posts in Sub-staff cadre, the Executive heading concerned Regional / Nodal Regional Office, which is handling the recruitment process, as the case may be, shall be the Competent Authority.

22.2 The First List shall consist of top-most successfully selected candidates up to 100% of the notified vacancies.

22.3 Thereafter, a Wait List of remaining successful candidates up to a limit of 100% of notified vacancies, with a minimum of 5 candidates for each category, shall be drawn up and maintained to meet the requirement of the Bank in respect of non-acceptance / non-reporting by the selected candidates from the First Merit List or in respect of non-acceptance / non reporting of Wait Listed candidates.

22.4 Provided that resignations, death, termination or cessation of service for any



reason whatsoever, of newly recruited candidates after being appointed to a particular post under a recruitment project, within the validity period of the Wait List corresponding to the relevant recruitment project, shall be treated as non-acceptance / non-reporting for this purpose.

22.5 The Wait List shall remain valid for a period of 1 year from the date of declaration of final results of the respective process or till all vacancies identified for the process are filled in and all vacancies caused due to resignations, death, terminations or cessation of service for any reason whatsoever, of newly recruited employees for the relevant recruitment process are filled in or till date of declaration of the results of the next process, whichever is earlier.

22.6 The above provisions referred to at sub-clause nos. 22.1 to 22.5, however, will not be applicable in respect of the Common Recruitment Process conducted by the IBPS.

22.7 Allotment of Candidate to a Bank:

In respect of the Common Recruitment Process, the IBPS will obtain preference of candidates of all the participating Banks after declaration of result of Common Written Examination and Common Interview and the allotment of the candidate to a particular Bank will be made based on Merit, i.e. the marks obtained by the candidates in the CWE and CI and the order of Preference of Participating Bank given by the candidates. The candidates will be allotted to only one Bank and in the event of the candidate not joining the Bank allotted to him / her within the prescribed time schedule; the candidature will be cancelled from the said recruitment process.

22.3 Unfilled vacancies arising in case candidates do not join the Bank allotted to them and any additional vacancies, to be communicated by the Bank to the IBPS on a quarterly basis, shall be filled in from among the pool of remaining qualified candidates.

23. SERVICE BOND:

23.1 A Bond, amounting to Rs. 2.00 lacs for General Banking Officers and Rs. 2.50 lacs for Specialized Officers, agreeing to work in the Bank for a minimum period of 3 years active service or in lieu pay full bond amount to the Bank at the time of leaving before 3 years.

Note: - The bond amount, is subject to change, as decided by the Chairman & Managing Director, from time to time.

23.2 The requirement of obtaining Service Bond may be waived in respect of any candidate, especially those selected from the premier Camp Institutes, with the prior approval of Chairman & Managing Director.

24. APPOINTMENT & CANCELLATION OF APPOINTMENT:

24.1 The selected candidate will be provided with an appointment letter by the



Personnel / HR department. The appointment letter should specify the designation, salary, allowances / benefits, probation period, age of retirement, transferability and other terms and conditions.

- 24.2** The Appointing Authority for various Cadre / Post shall be as mentioned below and he / she shall also be the Authorized Officer for issuing the Appointment Letter. The Cancellation of appointment, wherever required, shall be by an Officer / Executive who is at least one level above the authority mentioned below.

S. No.	Appointment for the post in	Appointing Authority
1	Officer cadre Scale IV & ABOVE	The Executive Director in-charge of the Personnel / HR department or in his absence by the other Executive Director
2	Officer cadre (Scale I, II & III)	The General Manager (P & HR), C.O.
3	Clerical cadre	An Officer not below the rank of Assistant General Manager - Scale V in the Personnel / HR department, C.O.
4	Sub staff cadre	The Executive heading the concerned Regional / Nodal Regional Office, which is handling the recruitment process, as the case may be.
5	For others not specified above	The General Manager (P & HR), C.O.

- 24.3** The appointment would be subject to the applicant satisfactorily completing medical examination by the Bank's Doctor or as prescribed by the Bank's doctor or by the Bank. The appointment letter should clearly specify this condition.

- 24.4** The appointment letter should be sent in duplicate with instructions to return one copy signed for acceptance. On receipt of acceptance of offer, the Personnel / HR department will keep the concerned department informed of the probable joining date of the candidate / s.

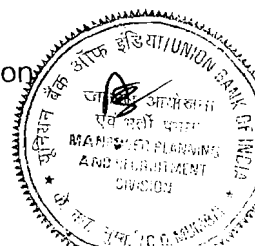
25. REFERENCE CHECK:

- 25.1** Reference checks including police verification will be done for all selected candidates. These reference checks will be conducted as per the following process.

- 25.2** Candidate provides details of professional referees at the time of interview.

- 25.3** The Personnel / HR department calls / sends a letter to the referees seeking their inputs on the candidate with respect to his / her performance / attitude / behavior.

- 25.4** If feedback is positive, the Personnel / HR department will proceed on



finalizing the offer. If not, the candidate is not taken further through the selection procedure.

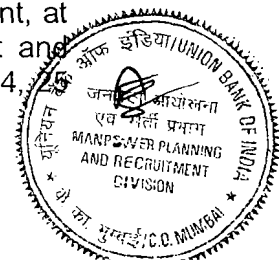
26. PRE-EMPLOYMENT MEDICAL CHECK-UP:

- 26.1** The Personnel / HR department shall ensure that all selected candidates should go through Pre-employment medical check-up which will be at Bank's cost.
- 26.2** The Personnel / HR department will guide the candidates to the designated regional medical centers.
- 26.3** If medical report is positive, Personnel / HR department will proceed on finalizing the offer. If not, the candidate is not taken further through the selection procedure.

27. JOINING:

- 27.1** Applicability: All new recruits at Union Bank of India at all locations.
- 27.2** On the day of joining, the employee would need to submit the following documents to the Personnel / HR department: -
- Acceptance of the offer of appointment duly signed
 - Original Educational, Caste, Disablement & other certificates, wherever applicable (these will be verified and returned immediately to the employee)
 - Relieving letter, in original, from past employer, if applicable
 - Last Pay-slip, in original, from previous employer, if applicable
 - Form 16 issued by the previous employer, if any
 - Passport-sized photographs
 - Service Bond, wherever applicable.
- 27.3** The designated officer in the Personnel / HR department shall verify that all required documents are complete in all aspects and will file the same in the personal file of the employee.
- 27.4** All details of the employee (Bio-data) should be captured in Union Parivar.
- 27.5 Commencement of Service:**

Service of an employee shall be deemed to commence from the working day on which he / she reports for duty in terms of the offer of appointment, at the place intimated to him / her, after completion of the Appointment and Joining formalities as mentioned in this Clause as well as Clause nos. 24,



& 26 above.

29. DATABASE MANAGEMENT:

29.1 The Personnel / HR department shall be responsible to ensure enablement of Recruitment on Union Parivar. Also each business unit (through the Vertical HR Officer) should be urged to develop separate HR MIS for itself, specifically focusing on recruitment and enablement of the recruitment MIS through Union Parivar.

29.2 Post enablement of Recruitment and Selection Management System, the HR Relations Officers will update and enter details in Recruitment Management System. The data will be consolidated centrally - This will ensure that all the transactions are completed as required and will help monitor the following:

- Process compliance
- Recruitment - Planned Vs Completed
- Recruitment Cycle Time
- Recruitment Costs

30. RECRUITMENT IN SUBORDINATE STAFF CADRE:

Since recruitment in the Sub-Staff cadre was not being done through Banking Service Recruitment Boards, no policy changes in the matter of recruitment of Sub-Staff are presently envisaged excepting revision in minimum Educational Qualifications for Sub-Staff (excluding Sweepers) as under:

A pass in Tenth standard or its equivalent but the candidate should not have passed 10+2 examination or its equivalent.

31. MODIFICATION / REVIEW / REVISION:

31.1 The Recruitment Policy of the Bank shall be modified by the RAC so as to incorporate changes, as may become necessary, on the basis of revised guidelines / directives of the Government of India / Reserve Bank of India / IBA, etc. subject, however, after obtaining approval from the Board.

31.2 The Recruitment Policy shall also be reviewed / revised from time to time by the RAC in tune with changes that may be required in the area of recruitment of staff in the Bank to meet organizational needs after obtaining approval from the Board.

