

The duration of the bond period and the amount payable in case of breach shall be subject to revision as per the Bank's prevailing policies, which may be amended from time to time. These details will be explicitly communicated to the selected candidates in their offer letters. Failure to fulfill the bond obligation will render the candidate liable to compensate the Bank in accordance with the terms and conditions of the executed bond.

10. Eligibility Criteria

Candidates, intending to apply for the said post should ensure that they fulfill the minimum eligibility criteria specified:

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications, work experience etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in the online application form at the time of interview and/or any subsequent stage of the recruitment process as required by the Bank. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard. Merely applying for the said post/ appearing for and being shortlisted in the Online examination and/or in the subsequent GD/interview and/ subsequent processes does not imply that a candidate will necessarily be offered employment in the Bank. No request for considering the candidature under any category other than in which applied will be entertained.

Note:

- a. All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. **Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank.** The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute. In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate **in original** issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.
- b. Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- c. **Calculation of Percentage:** The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only. **The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.**

11. Nationality / Citizenship: (as on 01.08.2026)

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 examination/ interview conducted by the Bank but on final selection, the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate to him.

12. Selection Procedure

- The selection process comprise of online test/multiple rounds of test, psychometric test or any other test deemed suitable for further selection process **followed by Interview/s of candidates, qualifying in the online test.**
- Psychometric Test &/or PI may be conducted to assess the candidate's personality, level of communication, clarity & problem-solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc.
- However, Bank reserves the right to change (cancel/ modify/ add) any of the selection / shortlisting criteria, method / process of selection and provisional allotment/selection etc. Bank may, at its discretion, consider conducting of Multiple Choice/Descriptive/ Psychometric Test / Group Discussion/Interviews/Multiple rounds of Interview or any other selection/shortlisting methodologies.

12.1 Online Test:

The tentative structure of the online examination will be as follows:

Section	Name of the Tests	No. of Questions	Maximum Marks	Duration	Version
1	English Language	30	30	30 Minutes	English
2	Banking Knowledge	30	30	30 Minutes	Bilingual
3	General / Economic Awareness	30	30	30 Minutes	Bilingual
4	Reasoning Ability & Quantitative Aptitude	30	30	30 Minutes	Bilingual
	Total	120	120	120 Minutes	

- The above Sections / Tests except the Test of English Language will be available bilingually, i.e. English and Hindi. There will be separate timing for every section
- The test of English Language is only qualifying in nature, Marks secured in English Section will not be considered for Final Merit list.
- The minimum qualifying marks/percentage of marks in each of the section would be decided by the Bank at its sole discretion. Bank also reserves the right to waive off qualifying criteria.
- Bank reserves the right to modify the structure of the examination including addition / substitution by the way of descriptive test/case study which will be intimated through its website.
- Bank reserves the right to conduct re-exam if there is doubt about the genuineness/ validity of candidate's score/ performance.
- There will be penalty for wrong answers in all sections. For each question for which a wrong answer has been given by the candidate, 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.

The date of online test shall be advised separately. Other detailed information, if any, regarding the examination will be given in an information hand out, which will be made available for the candidates to download along with the call letters from the Bank's official website.

12.2 Guidelines for Persons With Benchmark Disabilities/Specific Disability using the services of a Scribe

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No. 16-110/2003-DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013- Welfare dated 26.04.2013, Office Memorandum F.No. 34-02/2015- DD-III dated 29.08.2018 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) and F. No. 29-6/2019-DD-III dated 10.08.2022. In all such cases where a scribe is used, the following rules will apply:

- For candidates availing scribe in accordance with OM – F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I. Such candidates shall also, upload their certificate while filling the application form.
- The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination.
- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe may be from any academic stream.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result.
- Deliberate wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of examination or at any stage would render the candidate and scribe being debarred either permanently or for specified periods of time.
- In view of the importance of time element, the examination being of a competitive nature, the candidate must fully satisfy the Independent Medical Officer/ Medical Board of the Bank that there was necessity for use of a scribe as he/she has physical limitation to write including that of speed by the disabilities as mentioned in the guidelines regarding Persons with Benchmark Disabilities/ Specified Disabilities using the services of a scribe.

- During the exam, at any stage, if it is found that scribe is independently answering the questions or prompting answers in any direct/ indirect manner, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions or prompted the answers in any direct/ indirect manner. In such cases, the Candidate and scribe may also be debarred either permanently or for specified periods from all Bank – examinations.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- **The scribe arranged by the candidate should not be a candidate for the online examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favourably entertained.**
- **Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.**
- The candidates are advised to possess/ acquire valid Aadhaar card for the process. Bank would also conduct Online Aadhaar verification of the candidate/ scribe at different stages of the selection process.

12.3 Guidelines for candidates with loco motor disability and cerebral palsy

Compensatory time of 20 minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

12.4 Guidelines for Visually Impaired candidates

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.
- These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

12.5 Examination Centres for Online Test/ GD/ Interview or any other method of selection

- On-line test will be held at various centres, which shall depend on the number of applications received, administrative feasibility or specific requirements of the bank. The tentative list of examination centres is given below:

State / UT / NCR	Test Centre
Andaman & Nicobar	Port Blair
Andhra Pradesh	Guntur/Vijaywada, Kurnool, Vishakhapatnam, Vizianagaram, Kadapa, Kakinada, Kurnool, Ongole, Rajahmundry, Tirupathi, Nellore
Arunachal Pradesh	Naharlagun
Assam	Guwahati, Jorhat, Silchar, Dibrugarh, Tezpur
Bihar	Patna, Muzzafarpur, Bhagalpur, Darbhanga, Arrah, Gaya, Purnea
Chandigarh	Chandigarh/ Mohali
Chhattisgarh	Raipur, Bhilai/Bhilai Nagar, Bilaspur(Chhattisgarh)
Goa	Mapusa
Gujarat	Ahmedabad/ Gandhinagar, Anand/Vadodara, Mehsana, Bhavnagar, Rajkot, Jamnagar, Surat/Bardoli, Vapi
Haryana	Ambala, Faridabad, Gurugram, Kurukshetra
Himachal Pradesh	Bilaspur(HP), Hamirpur (HP), Solan, Una, Mandi, Kullu, Kangra
Jammu & Kashmir	Jammu, Srinagar, Samba
Jharkhand	Jamshedpur, Ranchi, Dhanbad, Hazaribagh, Bokaro Steel city
Karnataka	Bengaluru, Hubballi-Dharwad, Mysore, Kalaburagi (Gulbarga), Udupi, Shivamogga (Shimoga), Mangaluru (Mangalore), Belgavi
Kerala	Thiruvananthapuram, Kozhikode, Kottayam, Ernakulam, Kollam, Thrissur, Alappuzha, Kannur, Mallapuram, Palakkad
Madhya Pradesh	Bhopal, Indore, Ujjain, Jabalpur, Gwalior, Sagar, Satna

Ladakh	Leh, Kargil
Maharashtra	Chhatrapati Sambhaji Nagar (Aurangabad), Nagpur, Pune, "Mumbai/ Thane/ Navi Mumbai / MMR", Amaravati(MAH), Nanded, Jalgaon, Nashik, Kolhapur, Chandrapur, Latur, Solapur
Manipur	Imphal, Churachandpur, Thoubal
Meghalaya	Shillong, Tura
Mizoram	Aizawl
Nagaland	Kohima, Dimapur
Delhi -NCR	New Delhi / NCR
Odisha	Bhubaneswar, Sambalpur, Dhenkanal, Cuttack, Balasore, Berhampur-Ganjam, Rourkela
Puducherry	Puducherry
Punjab	Bhatinda, Amritsar, Patiala, Phagwara, Mohali
Rajasthan	Jaipur, Jodhpur, Udaipur (Raj), Kota, Ajmer, Bikaner, Sikar
Sikkim	Gangtok
Tamilnadu	Chennai, Madurai, Tirunelveli, Salem, Coimbatore, Thiruchirappalli, Vellore, Virudhunagar, Thanjavur, Cuddalore, Kanyakumari/Nagercoil, Namakkal
Telangana	Hyderabad, Karimnagar, Warangal, Khammam
Tripura	Agartala
Uttar Pradesh	Agra, Prayagraj (Allahabad), Ghaziabad, Noida/ Greater Noida, Kanpur, Lucknow, Meerut (UP), Varanasi, Gorakhpur, Jhansi, Ayodhya, Aligarh, Bareilly, Moradabad, Muzaffarnagar,
Uttarakhand	Dehradun, Haldwani, Roorkee
West Bengal	Hooghly, Kalyani, Kolkata, Siliguri, Durgapur, Asansol, Burdwan

- ii. Bank reserves the right to add, remove, or modify any of the examination centres based on administrative feasibility, number of applications received, or any other relevant considerations. The final list of centres allotted to candidates will be communicated in the call letter..
- iii. Centres for GD/ Interviews will be decided at a later date keeping in view the administrative feasibility.
- iv. No request for change of Centre for Examination / Interview will be entertained.
- v. Candidate will appear for the examination/interview at the respective centres at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- vi. Any unruly behavior/misbehavior in the examination hall/Interview Centre may result in cancellation of candidature/ disqualification from this exam and also from future exams conducted by the Bank.

12.6 Biometric Data – Capturing and Verification :

It has been decided to capture and verify the biometric data (right thumb impression or otherwise) /IRIS Scan and the photograph of the candidates on the day of the Online Examination.

Please note: The biometric data / IRIS scan and photograph will be captured / verified on the following occasions –

- Before the start of the online examination it will be captured
- At the time selection process viz. Group Discussion / Interview etc.
- At the time of joining the Bank for selected candidates
- At any other time/occasion as decided by the Bank

Decision of the Biometric data / IRIS scan data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of biometric / IRIS Scan data capturing / verification on any of the above mentioned occasions may lead to cancellation of candidature.

Candidates are requested to take care of the following points in order to ensure a smooth process:

- If fingers are coated (stamped ink/mehndi/coloured etc), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (right thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, toes etc. may be captured.

12.7 Action Against Candidates Found Guilty of Misconduct/ Use Of Unfair Means

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and **should not suppress any material information while submitting online application.**

At the time of examination, GD, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- i. Using unfair means or
- ii. Impersonating or procuring impersonation by any person or
- iii. Misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- iv. Resorting to any irregular or improper means in connection with his/ her candidature or
- v. Obtaining support for his/ her candidature by unfair means, or
- vi. Carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, then such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - a. To be disqualified from the examination for which he/ she is a candidate
 - b. To be debarred either permanently or for a specified period from any examination conducted by Bank
 - c. For termination of service, if he/ she has already joined the Bank.

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

12.8 Use of Mobile Phones, Pagers, Calculator or Any Such Devices:

- i. Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
- ii. Candidates are advised in their own interest not to bring any of the banned items including mobile phones/ pagers to the venue of the examination, as arrangement for safekeeping cannot be assured.
- iii. Candidates are not permitted to use or have in possession calculators in examination premises.

12.9 Language Proficiency Test (LPT):

- The candidate must have Proficiency (reading, writing, speaking and understanding) in the Local Language of the State applied for. Candidates shortlisted in the Online Examination will be required to qualify Local Language Proficiency test, failing which they will not be allowed to appear for Personal Interview and thus their candidature will not be considered for further selection process.
- However, candidates who produce **10th or 12th** standard marksheet/certificate evidencing having studied the specified local language of the applied State as one of the subjects will not be required to undergo the local language proficiency test.

12.10 Group Discussion (GD)/Personal Interview (PI)/ or any other test/assessment as part of selection process:

- i. The Bank reserves its right to call for the GD/ PI, candidates in a ratio, at its sole discretion. Wherever online test is conducted, candidates shall be called for GD and/or PI on the basis of their performance in the online test.
- ii. Candidates are required to obtain a **minimum score in each test /section** and also a **minimum total score in the online test** to be shortlisted for Group Discussion &/or Interview. Candidates will be shortlisted for GD &/or PI based on the number of vacancies, the cut-off criteria, and the total marks obtained in the online examination, as determined by the Bank Prior to the completion of the interview/selection process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.
- iii. In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- iv. GD/ &/or PI shall be conducted to assess the candidate's personality, level of communication, clarity & problem solving innovativeness, level of efficiency, Sales aptitude suitability for the post etc.
- v. **The minimum qualifying marks/percentage of marks for GD/PI would be 60% for General Category and 55% for Reserved Category.** However, the Bank reserves the right to change the minimum qualifying criteria at its sole discretion.
- vi. Candidates not clearing the GD/PI will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test and/or PI and/or GD (as the case may be) and /or any other method of selection adapted in the said selection process.
- vii. GD &/or PI score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
- viii. A candidate should qualify in all the processes of selection, i.e. Online Examination and/or GD and/or PI (as the case may be) and