



**INDIAN OVERSEAS BANK**  
(A Govt. of India Undertaking)  
Central Office, 763, Anna Salai, Chennai – 600002  
[www.iob.bank.in](http://www.iob.bank.in)

Good People to Grow with

Advt. No.: HRDD/RECT/05/2026-27

Dated: 18.09.2026

**Recruitment of General Manager – IBU (IFSC Banking Unit)**

Indian Overseas Bank, a leading Public Sector Bank with Headquarters in Chennai having geographical presence all over India and abroad, invites applications from eligible candidates, for **Recruitment of General Manager – IBU (IFSC Banking Unit)**. Please read this advertisement carefully and ensure the eligibility before submitting online application/ payment of Postage/Intimation charges.

**Kindly note that Application Fee / 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.**

**The important dates are as follows:**

| ACTIVITIES                                      | DATES                    |
|-------------------------------------------------|--------------------------|
| Payment of Application Fee / Intimation Charges | 19.09.2026 to 05.10.2026 |
| Opening Date of Online Registration             | 19.09.2026               |
| Closing Date of Online Registration             | 05.10.2026               |

**A. DETAILS OF VACANCY:**

| S<br>NO | Post Name                                       | Vacancy | SC | ST | OBC | EWS | UR<br>(GEN) | Out Of Which<br>(PwBD) |    |    |    |
|---------|-------------------------------------------------|---------|----|----|-----|-----|-------------|------------------------|----|----|----|
|         |                                                 |         |    |    |     |     |             | VI                     | HI | OC | ID |
| 1       | General Manager<br>– IBU (IFSC<br>Banking Unit) | 1       | 0  | 0  | 0   | 0   | 1           | 0                      | 0  | 0  | 0  |

**SC** – Scheduled Caste, **ST** – Scheduled Tribe, **OBC** – Other Backward Classes, **EWS** – Economically Weaker Section, **UR (Gen)** – Unreserved (General), **PwBD** - Persons with Benchmark Disabilities, **HI** - Hearing Impaired, **OC** – Orthopedically Challenged, **VI** –Visually Impaired, **ID** – Intellectual Disability.

**B. ELIGIBILITY CRITERIA AND OTHER TERMS & CONDITIONS**

All the eligibility criteria (Qualification, Age, Experience etc.) for this post shall be computed as on 01.09.2026 (inclusive).

| POST          | GENERAL MANAGER – IBU (IFSC Banking Unit)                                                                                                                                                                                                                                                                                                           |
|---------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| AGE           | <b>Maximum age 55 years (including applicable age relaxation)</b>                                                                                                                                                                                                                                                                                   |
| QUALIFICATION | <div>1. Graduation or Post Graduation in any discipline<br/>(or)<br/>2. Chartered Accountant (CA)</div> <p><b>Preferred:</b></p> <div>1. MBA / PGDM / PGDBF with a specialization in Finance / Banking / International Business from recognized University / Institution<br/>(or)<br/>2. CFA (CFA Institute – USA) / FRM (GARP) / PRM (PRMIA)</div> |

|                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
|--------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| WORK EXPERIENCE          | <p>15 Years of experience in Officer Cadre of Public / Private / Foreign Banks with minimum 3 years of experience in any Offshore Banking Unit / Overseas Branch of the Bank / IFSC Banking unit of Public / Private Banks.</p> <p><b>And</b><br/>Current Assignment must be:</p> <p>(a) Deputy General Manager (equivalent role in private / foreign banks i.e., current designation 4 level below MD &amp; CEO) with minimum 1 year in present cadre</p> <p style="text-align: center;"><b>(or)</b></p> <p>(b) Assistant General Manager (equivalent role in private / foreign banks i.e., current designation 5 level below MD &amp; CEO) with minimum 2 years in present cadre</p> <p><b>Desirable Experience:</b> Exposure of Forex business or Global Trade Business on International Banking in Indian / Foreign Banks.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| ROLES & RESPONSIBILITIES | <ol style="list-style-type: none"> <li>1. Implementation of Board Strategy and directions related to establishment of International Banking Unit (IBU) with business development and target achievement.</li> <li>2. Overall control &amp; supervisory responsibility of the IBU including administrative, governance and business development.</li> <li>3. Collaborating with colleagues to leverage the Bank's existing relationships and develop a strategy to increase promotion / revenue from such client base.</li> <li>4. Assist and coordinate business development for the IBU</li> <li>5. Responsibility for expanding the Deposits, Trade Finance and Lending Portfolio across existing and New-to-Bank (NTB) clients. Execute agreed strategy and meet agreed revenue targets.</li> <li>6. Work and coordinate with other product teams in the bank in building out custom solution for clients. Liaising with Product Management for new and innovative solutions</li> <li>7. Extensive client interaction, interaction with risk, legal, compliance, CRM and tax authorities.</li> <li>8. Managing Business risk, control over daily risks metrics and ensure the IBU is always audit-ready and compliant. Ensure timely completion of Mandatory Trainings and compliance with all-risk (both financial and non-financial) related obligations (non-financial risk, financial risk)</li> <li>9. Uphold relevant legal, regulatory and Bank policy requirements for all Sales activities.</li> <li>10. Being in charge of Know-Your-Customer (KYC) reviews and on-boarding of new customers.</li> <li>11. People Management: Being a Senior member of the team, need to have good communication skills with all internal Stakeholders to deliver services to Financial Institutional clients.</li> <li>12. To communicate effectively at varying levels of seniority (internally and externally)</li> <li>13. To coordinate with peers in Indian international business branches and other foreign branches.</li> </ol> |

|              |                                                                                                                                                                                                                                                                                                                                                                      |
|--------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|              | <p>14. To closely liaison with peers in other financial institutions in IFSC, Corporates in India and</p> <p>15. To maintain dialogue and good liaison with IFSCA functionaries.</p> <p>The above roles and responsibilities are indicative and Bank at its own discretion may assign KRA or other roles as per Business requirements / regulatory requirements.</p> |
| REMUNERATION | <p>The PayScale for <b>Scale VII-GM</b> Level is as under-<br/> <b>Rs.156500 - 4340/4 -173860</b><br/> <b>CTC is around rupees 44 lacs per annum</b></p> <p>The official will also be eligible for D.A., HRA/Lease rental, CCA, Medical and other allowances and perquisites as per rules in force from time to time as applicable to Scale VII.</p>                 |

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must produce the relevant documents in original and a photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational qualifications, experience certificates, etc. as indicated in the online application form at the time of Personal Interview and any subsequent stage of the recruitment process as required by the Bank. However, merely applying for / appearing for and/ or qualifying at any stage of selection process for the post/s does not imply that a candidate will necessarily be eligible for employment / confer right of him / her for appointment in 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/ Bank in this regard. No request for consideration of the candidature under any category other than the one in which one has applied will be entertained.**

### 1. Selection Methodology-

a. Selection will be through personal interview / discussion. A preliminary screening of applications may be carried out by the Bank to shortlist eligible candidates with reference to candidate's qualifications, suitability / experience etc.

b. Final Selection will be on the basis of marks secured by the candidate in personal interview / discussion. The allocation of marks for personal Interview is 100. The candidate should score minimum 50 marks (45 in case of OBC/SC/ST/PwBD) to qualify in the interview. In case more than one candidate scores the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit. Bank may change the mode of selection depending upon the number of applications received.

**c. While short listing the candidates, Bank may consider additional qualification/s, greater experience and level of responsibilities handled etc. Thus, merely fulfilling minimum qualification and experience criteria would not automatically entitle a candidate for the interview and the bank as per decided criteria shall shortlist the candidates for interview and accordingly only such candidates will be allowed to participate in recruitment process.**

d. Mere eligibility / interview does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and shall not vest any right in a candidate for selection.

e. The Bank would be free to reject the candidature of any candidate at any stage of recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited. If appointed, such a candidate may be summarily removed from the services of the Bank.

Results of the candidates who have qualified for various stages of the recruitment process and the list of candidates finally selected will be made available on the website. Final selected list will be published on the website.

### **Joining**

1. The selected candidate, at the time of joining, will have to execute a Bond of Rupees 3 lakhs to serve the Bank for stipulated period of 3 years. The Bond will be invoked by the Bank if the candidate resigns from the service of the Bank before expiry of bond period from the date of joining.

2. On joining, the selected candidate will be designated as above mentioned post and will be on probation for a period of 01 year. He/she will be subjected to continuous assessment during the probation period. Candidate who qualifies in the assessment as per standards determined by the Bank from time to time, will be confirmed in the Service of the Bank.

3. If the candidate fails to achieve minimum standards stipulated, his / her services may be terminated from the Bank.

### **Place of Posting**

The official shall be placed at the proposed Branch in GIFT CITY, Gujarat.

### **Nationality/Citizenship**

A candidate must be either -

- i) a Citizen of India or
- ii) a subject of Nepal or
- iii) a subject of Bhutan or
- iv) a Tibetan refugee who came over to India before 1st 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 favor a certificate of eligibility has been issued by the Government of India before the date of this notification.

A candidate in whose case a certificate of eligibility is necessary may be admitted to the Interview conducted by the Bank, may be provisionally selected, 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.

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. 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 / being shortlisted / appearing for the interview and/or subsequent processes do not imply that a candidate will necessarily be offered employment in the Bank. No request for consideration of the candidature under any category other than in which the candidate applied will be entertained.**

### **RESERVATION**

As per extant Government Guidelines.

a) **APPLICATION GUIDELINES**

The candidates must apply subject to fulfilment of eligibility criteria. However, if candidates have applied multiple times, the last submitted application will only be considered. Candidates can apply through online only from **19.09.2026 to 05.10.2026** and no other mode of application will be accepted.

**i. PRE-REQUISITES FOR APPLYING ONLINE**

Before applying online, candidates should:

- a) Go through the detailed advertisement by clicking the **Advertisement (English)** available under the title **"RECRUITMENT OF GENERAL MANAGER IBU (IFSC Banking Unit)"** in our website [www.iob.bank.in](http://www.iob.bank.in) under **"Careers"** page and ensure candidate's eligibility before applying for the said post.
- b) 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.
- c) Have a valid personal email ID, which should be kept active throughout the entire recruitment process. Bank may send call letters for the Personal 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.

**ii. PROCEDURE FOR APPLYING ONLINE**

- a) Candidates are first required to go to the Bank's website "[www.iob.bank.in](http://www.iob.bank.in)" and click on the **"Careers"** Page to open the link **"RECRUITMENT OF GENERAL MANAGER IBU (IFSC Banking Unit)"** and select the post to be applied then click on the Register Online link.
- b) Candidate must First Register Online by clicking "Click here to Register Online"
- c) On successful registration, E-mail and SMS will be sent to the candidates along with the Registration Number and Password for applying Online. Candidates should note his/ her Unique Registration Number and Password for future reference failing which they will not be able to proceed further.
- d) 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).
- e) Candidates will have to enter all the required details in the online application form.
- f) Candidates should fill in the details in the Online Application at appropriate places very carefully and click on the "COMPLETE REGISTRATION" button at the end of the Online Application format. 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.
- g) Candidates should take a printout of the system generated submitted Online application form & save the printed application form for future reference.

h) **Application Fee / Intimation Charges (Non-Refundable)**

| Category of Applicant                  | Application Fee                                                   |
|----------------------------------------|-------------------------------------------------------------------|
| SC/ ST/ PwBD (Only Intimation charges) | INR 175/- (Rupees One Hundred Seventy-Five Only) inclusive of GST |
| GEN/ EWS/ OBC                          | INR 1000/- (Rupees One Thousand Only) inclusive of GST            |

- i) Application once made will not be allowed to be withdrawn and fee once paid will NOT

be refunded under any circumstances nor can it be adjusted against any other recruitment process.

### **Payment by Online Mode**

Candidates who have submitted the Online Application successfully may proceed for payment of intimation charges through Online Mode. For making the payment candidates are required to click on "**Online Payment of Intimation Charge**" to navigate to the Online payment page. The payment can be made using Debit Card/ Credit Card or **Internet Banking** mode only. The candidates opting for Internet Banking would be provided with two options:

1. Payment through IOB Net Banking 2. Payment through Other Banks' net banking.

Candidates who have accounts with internet banking option in IOB may choose "IOB NET BANKING" option and others may choose the "Other Banks NET Banking Option". Bank Transaction charges for Online Payment of Intimation charges through internet banking payment facility of any Bank (other than IOB) will have to be borne by the candidates.

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 later by clicking on "**Reprinting E-receipt after payment of Intimation Charges**" link.

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted, and such applications would be rejected. Any information submitted by an applicant in his / her application shall be binding on the candidate personally and he/she shall be liable for prosecution / civil consequences in case the information / details furnished by him/her are found to be false at a later stage.

### **iii. LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF PERSONAL INTERVIEW (AS APPLICABLE)**

The following documents in **ORIGINAL** together with **A SELF-ATTESTED PHOTOCOPY** in support of the candidate's eligibility and identity are to be invariably submitted at the time of Personal Interview failing which the candidate may not be permitted to appear for the Personal Interview. Non submission of requisite documents by the candidate at the time of Personal Interview will debar his/ her candidature from further participation in the recruitment process.

- i. Printout of the valid Personal Interview Call Letter
- ii. Valid system generated printout of the online application form registered
- iii. Proof of Date of Birth (Birth Certificate or SSLC/ Std. X Certificate with DOB)
- iv. Qualification Certificates: UG/ PG Certificates or Chartered Accountant
- v. Preferred Qualification Certificates: MBA / PGDM / PGDBF with a specialization in Finance / Banking / International Business from recognized University / Institution or CFA (CFA Institute – USA) / FRM (GARP) / PRM (PRMIA)
- vi. Other UG/PG Certificates shall be submitted for records
- vii. Photo Identify Proof such as Passport/ Aadhaar / e-Aadhaar Card / PAN Card/ Driving Licence/ Voter's Card.
- viii. Mark sheets & relevant certificates for educational qualifications. Proper document from Board / University has to be submitted
- ix. Work Experience: Documentary proofs such as Experience Certificates from past and current employers, Appointment letters, Relieving Letters, Pay or Salary Slips should be produced by the candidates to verify the date of joining and relieving, designation at the time of joining, date of promotion with designation, if any. Any adverse remark from the previous employer(s) or any act of misconduct/ wrong committed by the candidate would be a disqualification to apply and render the candidature liable for cancellation.
- x. Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC/ EWS category candidates.

- xi. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the non-creamy layer clause should be valid as on the date of Personal Interview if called for **(issued on or after 01.04.2026)**. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.
- xii. Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are **not** entitled to OBC reservation. They should indicate their category as General in the online application form.
- xiii. Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of Economically Weaker Section (EWS) category candidates
- xiv. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disabilities' category.
- xv. Candidates serving in Government / Quasi Govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce **original "No Objection Certificate"** from their employer at the time of Personal Interview, in the absence of which their candidature will not be considered.
- xvi. Any other relevant documents in support of eligibility.
- xvii. Candidates will not be allowed to appear for the Personal Interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

b) **PERSONAL INTERVIEW**

The Personal Interview will be held at a Centre as desired by the Bank and the same will be advised in the Personal Interview call letters.

**Note:**

- a) Request for change in Personal Interview dates shall **NOT** be entertained.
- b) Bank reserves the right to change/add/cancel the date, time, center, venue of the Personal Interview and to call the candidates for the Personal Interview at any other center or hold supplementary selection process for date/ time/ center/ venue/ set of candidates at its discretion, under any circumstances, if any. The change, if any, will be announced in our Bank's website / by email.

i. **CALL LETTERS FOR THE PERSONAL INTERVIEW**

The venue, time & date for Personal Interview will be informed to the shortlisted candidates in the Personal Interview call letter and candidates must attend the same. The call letter will be **sent by email only**. The details of shortlisted candidates for Personal Interview or any other process will be hosted in our website. Request for change of Centre will not be entertained. 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 shortlisted candidates must carry their documents during the Personal Interview process as mentioned while applying for the post.

Final selection will be made based on marks obtained by the candidate in the Personal Interview process and will be according to the merit ranking. **The Bank reserves the right to change the selection procedure, if necessary.**

ii. **ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT**

Candidates are advised in their own interest that they should not furnish any particulars/ details/ information or make statements that are false, incorrect, tampered, fabricated and should not

conceal or suppress any material information while filling up the application form and submitting the attested copies of testimonials. In case it is detected at any time that the candidate has indulged in any of the above-mentioned activities, he/she will not only be disqualified but he / she will be liable to be dismissed from the services of the Bank at any time, even after being selected and after joining Bank's service.

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

- i. Using unfair means during the selection process, or
- ii. Impersonating or procuring impersonation by any person, or
- iii. Misbehaving in the Personal Interview or taking away the documents from the venue, or
- iv. Resorting to any irregular or improper means in connection with his/ her candidature, including resorting to canvassing for his candidature, or obtaining support for his/her candidature, by any means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, shall also be liable:

— To be disqualified from the selection process for which he / she is a candidate.

— To be debarred, either permanently or for a specified period, from any examination or recruitment conducted by Bank.

iii. **GENERAL ELIGIBILITY**

**Medical Fitness, Character and Caste (wherever applicable) verification of selected candidates:** The appointment of selected candidates will be subject to their being declared medically Fit as per requirements of the Bank and upon satisfactory verification of their character, antecedents and caste certificates (wherever applicable). Such appointment will also be subject to the Service and Conduct Rules of the Bank. Till such time, their appointment will be provisional.

iv. **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) Candidates are advised to take a printout of their system generated online application form after submitting the application.
- c) Candidates should satisfy themselves about their eligibility for the post applied for.
- d) Incomplete applications / Applications without supporting documents will be rejected outright.
- e) In case of candidates uploading more than one application for any reason, the latest registered application will only be considered.
- f) 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 Personal 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.**

- g) All candidates called for Personal 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/PWBD 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.

- h) 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 issued on or after 01.04.2026 and be valid on the date of application and Personal Interview if called for.**
- i) Candidates belonging to OBC category but coming under Creamy Layer should indicate their category as General in the online application form.
- j) Candidates serving in Government /Quasi Government Offices/Public Sector Undertakings including Nationalized Bank, Financial Institutions will be required to produce **Original "No Objection Certificate"** from the employer at the time of Personal Interview, failing which the candidature may not be considered.
- k) Candidates belonging to reserved category, including Persons with Benchmark Disabilities, 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 Personal Interview call letter, whomsoever, shall not be permitted to attend the Personal Interview, even though they have been called for Personal Interview.
- m) The candidates will have to appear for Personal Interview at their own expense. However, outstation eligible SC/ST/PWBD candidates who are not employed and attending the Personal 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 Personal 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.

v. **ANNOUNCEMENTS**

All further announcements/ details pertaining to this process will only be published/ provided on our authorised website **www.job.bank.in** from time to time.

vi. **DISCLAIMER**

In case it is detected at any stage of recruitment that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect / false information or has suppressed any material fact(s), his /her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his /her services are liable to be terminated. Decision of Bank in all matters regarding eligibility, Personal Interview and selection would be final and binding on all candidates. No representation or correspondence will be entertained by IOB in this regard.

**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 for detailed advertisement.**

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

Sd/-  
General Manager – HR  
Central Office  
763, Anna Salai  
Chennai – 600 002

**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 checked wherever necessary.**
- **If the Applicant's signature on the attendance sheet, at the time of the interview, does not match the signature uploaded, 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 above points 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.**

### **Scanning the documents for Uploading**

Scan the following documents in **PDF format ONLY** with each document size **less than 200KB**

- **Birth Certificate / SSC Certificate for Proof of Date of Birth (Mandatory to upload)**
- **Final Degree Certificate / Consolidated Mark Sheet in respect of passing Graduation / PG / CA/ Professional Courses (as single PDF file in case of completion of multiple degrees) (Mandatory to upload)**
- **Work Experience Certificate (Mandatory to upload)**
- **No Objection Certificate from Employer, if applicable.**

**Online Application will not be registered unless you upload your photograph, signature and relevant documents 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.

(3) In case if Documents uploaded are unclear the candidate's application may be rejected.