



INDIAN OVERSEAS BANK

(A Govt of India Undertaking)

Central Office, 763, Anna Salai, Chennai – 600002

www.iob.bank.in

Good People to Grow With

Advt No.: IOB/HRDD/CONTRACT ENGT/01/2026-27

Date: 28.09.2026

ENGAGEMENT OF ADVISOR – CUSTOMER SERVICE ON CONTRACT BASIS

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 **Engagement of Retired Bank Officer as Advisor – Customer Service on Contract Basis**. Please read this advertisement carefully and ensure the eligibility before submitting online application/ payment of Postage/Intimation charges.

IMPORTANT DATES

Online Registration of Applications	29.09.2026 to 09.10.2026
Payment of non-refundable Intimation Charges (Rs.1000/- inclusive of GST) - Online Mode	29.09.2026 to 09.10.2026
Last Date for Online Registration and payment of intimation charges through online mode	09.10.2026

The Tentative date for the Personal Interview for the shortlisted candidates would be displayed in www.iob.bank.in.

1. ELIGIBILITY CRITERIA AND OTHER TERMS & CONDITIONS

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

Post & Vacancy	Advisor – Customer Service 01 (UNRESERVED)
Age	Maximum Age – Below 65
Who can apply	Officials retired from bank services (Public Sector Banks). Officer should have retired (including VRS) in normal course or superannuation and should have not retired under CRS / any punishment. No case should be pending against the retired officer at the point of application submission or during the period of empanelment.
Designation	Scale IV (Chief Manager) at the time of retirement
Qualification	Graduation/Post-Graduation
Work Experience	Candidates with minimum 20 years of experience in PSBs. He / She should have up-to-date knowledge of changes & guidelines in banking sector specific to PSBs. Should have wide exposure in Customer Service Function either at Central Office/ Head Office or Regional Office/ Zonal Office.
Nature of Work	- Review and have oversight of the grievance redressal system, recommend improvements to reduce complaint and improve turnaround time, review quality of customer service, and ensure proper disposals in timebound manner, while ensuring Bank's position on Grievance Redressal is continuously improved. - Ensure and monitor regulatory compliance. - Assist in compliance of regulatory and compliance requirements like EASE /NextGen CPGRAMS/INGRAMS. - Assist in functioning of customer experience center of excellence (CxCoE) and feedback mechanism.

	- Review customer service policies, update grievance handling SOPs, training and capacity building. - Conduct workshops for branch staff. - Train grievance officers and call center personnel. - Assist in quality reply to Banking ombudsman complaints. - Handle high-value and sensitive complaints and regulatory authorities. - Carry out various new initiatives under EASE AI implementation, Feedback analytics etc. - Undertake and prepare root cause analysis reports. - Timely implementation of Next Gen CPGRAM.
Remuneration	Rs.50,000/- per month (relevant TDS will be deducted)
Selection process	Personal Interview
Other facilities	In case of travel on outstation duty, eligible traveling, Halting allowance at par with Officers in SMG Scale IV (subject to their cadre eligibility) of our bank shall be paid.
Contract	The term of office of the holder of the post shall be for a period of 03 years, subject to performance review* on annual basis. The contract / engagement can be terminated at one month notice on either side or salary and allowances in lieu thereof. *Performance review shall include but not limited to continuous evaluation as decided by the Bank.
Leave	The official will be eligible for leave as follows: 12 casual leave (CL) per year at the rate of 1 CL for every month of service. Privilege Leave (PL) computed at one day for 11 days of service on duty, provided that at the commencement of service no PL can be availed of before completion of 6 months of service on duty. If the officer leaves the job during the contract period, Bank has the discretion to adjust the unavailed PL not exceeding 15 days per year against the notice period. There will be no provision for leave encashment.
Working hours	The appointed candidate shall report at the bank at the commencement of the working hours on all the working days. The working hours shall be the usual hours as applicable on all days except Sundays and holidays declared under N.I. Act.
Place of Posting	Central Office, Chennai
Other terms and conditions	The terms & conditions of engagement is whole and simple governed by the provisions of the contract and the engagement shall not be construed as an employment in the bank and the provisions of PF/Gratuity/ pension etc., shall not apply in this case. No other allowance /payment/benefit / facility from the bank other than what has been mentioned above, shall be payable.

Note:

- The appointment on contract is for a specified period as stated above, and as such should not be construed as an offer of employment or a regular employment in the Bank.
- Apart from the Contract Amount & other details mentioned above, the appointed candidate is not entitled to any other Perquisites / Facilities etc.

2. SELECTION METHODOLOGY:

After scrutiny of the online applications received, only eligible candidates will be called for Personal Interview. The short-listing and call for interview will be on the basis of the details provided by the candidates (regarding age, educational qualification and work experience) in the online application. The Bank would be free to reject the candidature of any candidate at any stage of the engagement 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.

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

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

The Interview process will carry an aggregate of **100 Marks** and will be on aspects like 1) Subject Knowledge, 2) Communication Skills & 3) Presentation & Attitude. Final selection will be made on the basis of marks obtained by the candidates in the Interview process and will be according to the merit ranking.

3. HOW TO APPLY

3.1. 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 "**Engagement of Advisor – Customer Service on Contract Basis**" in our website "www.job.bank.in" under "**Careers**" page and ensure candidate's eligibility before applying for the said post.
- b) Scan the photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given in **Annexure I** to this advertisement.
- c) Scan the following documents in **PDF format** with each size **less than 200KB**
 - Birth Certificate / SSC Certificate for Proof of Date of Birth **(Mandatory to upload)**
 - Final Degree Certificate in respect of passing Graduation, Post-Graduation, CAIIB / any other Professional Courses (as single PDF file in case of completion of multiple degrees) **(Mandatory to upload)**
 - Work Experience Certificate along with relieving / retirement letter **(Mandatory to upload)**
 - No objection certificate from your Bank wherever applicable.
- d) Keep the necessary details/documents ready for Online Payment of the requisite Intimation charges.
- e) Have a valid personal email ID, which should be kept active throughout the entire engagement process. Bank may send call letters for the Interview/Final Selection etc. through the registered e-mail ID. Under no circumstances, a candidate should share with/mention e-mail ID to / of any other person. In case a candidate does not have a

valid personal e-mail ID, he/she should create his/her new e-mail ID before applying Online and must maintain that email account.

3.2 Intimation Charges (Non-Refundable)

The eligible candidates who are interested in applying have to pay an amount of **Rs. 1000/- (inclusive of GST)** as intimation charges, payable from **29.09.2026 to 09.10.2026 (both dates inclusive)** through Online Mode only. Bank Transaction charges for **Online Payment** of Intimation charges through internet banking payment facility of any Bank (other than IOB)/ Credit card will have to be borne by the candidate.

Candidates should note that Intimation charges once deposited shall neither be refunded nor be adjusted against any other engagement process.

3.3. Procedure for applying online

- a) Candidates are first required to go to the Bank's website "www.iob.bank.in" and click on the "**Careers**" Page to open the link "**Engagement of Advisor – Customer Service on Contract Basis**" and then click on the Apply Online link.
- b) Candidate has to Register Online by clicking "Click here to Register Online"
- c) On successful registration, E-mail will be sent to the candidates along with the Registration Number and Password for applying Online. **Candidates should note this Unique Registration Number and Password for future reference failing which they will not be able to proceed further.**
- d) Now, Candidates have to Click the menu "Click here to Apply Online".
- e) Candidates will have to enter all the required details in the online application form.
- f) 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**).
- g) Candidates should fill in the details in the Online Application at appropriate places very carefully and click on the "**SUBMIT**" button at the end of the Online Application format. Before pressing the "SUBMIT" button, candidates are advised to verify that every field is filled in the application using the "**RECHECK**" / "**PREVIEW**" button. The name of the candidate or his /her father/husband etc. should be spelt correctly in the application as it appears in the certificates/mark sheets. Any change/alteration found may disqualify the candidature.
- h) On successful submission of the Online Application form, a message "**Application Successfully Submitted**" will be displayed.
- i) Next, Click "Upload Relevant Documents" Menu to upload the Birth Certificate / Degree certificates (UG, PG, CAIIB) / Work Experience Certificate with relieving or retirement letter / No objection certificate if applicable.
- j) Candidates should take a printout of the system generated submitted Online application form by clicking the "**Print your Application**" link & save the printed application form for future reference.

3.4. 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 candidate.

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

4. SUBMISSION OF REQUISITE DOCUMENTS DURING PERSONAL INTERVIEW

The candidates will have to produce the following documents in **ORIGINAL** as well as **SELF-ATTESTED PHOTOCOPIES** during the time of **Personal Interview** failing which their candidature will be cancelled:

- Document evidencing date of birth such as Birth Certificate or School leaving Certificate/ SSC/HSC Certificate.
- Final Degree Certificate &/Consolidated mark sheet in respect of passing Graduation, Post-Graduation degree, CAIIB & other Professional Courses.
- Work Experience Certificates from their employers clearly stating the period and nature of Employment/ duties with relieving / retirement letter.
- No objection certificate from your Bank wherever applicable.
- Printout of Online Application form along with Online Payment E-receipt also to be submitted mandatorily.

5. GENERAL INSTRUCTIONS

1. Candidates are required to apply only 'ONLINE'. Any other form of application shall be rejected.
2. Incomplete applications / Applications without supporting documents will be rejected outright.
3. All candidates will have to produce, if called for interview, originals as well as self-attested photocopies of documents in support of their eligibility such as age, educational qualification, experience or any other required certificate, failing which their candidature will be cancelled.
4. Candidates who do not satisfy the eligibility criteria and who do not produce (for any reason) the originals as well as self-attested photocopies of all documents required to be submitted as advised in this notification and Interview call letter, whomsoever, shall not be permitted to attend the Interview, even though they possess the desired level of qualification, experience etc., and have been called for Interview.
5. Decision of the Bank in all matters regarding eligibility, selection etc. of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of interview, selection and any other matter relating to engagement will be final and binding on the candidate. Further, the Bank reserves right to stall / cancel the engagement partially / fully at any stage during the engagement process at its discretion, which will be final and binding on the candidate.
6. No representation/ correspondence or personal enquires shall be entertained by the Bank.
7. In case of any dispute on account of interpretation in any version other than English, the English version shall prevail.
8. Any dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Chennai.
9. The Bank may, at its discretion, add/change the selection methodology.
10. Candidates uploading more than one application for any reason will be treated as ineligible.

11. Canvassing in any form will be treated as disqualification.

Candidates in their own interest are advised to submit their applications well in time before the last date for submission. The Bank does not assume any responsibility for late receipt of applications submitted by the candidates.

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 Bank's website "www.job.bank.in" for detailed advertisement and Online Application Process.

Decision of the Bank in respect of all matters pertaining to this engagement 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.
- If the Applicant's signature on the interview attendance sheet, at the time of interview, does not match the signature on the online application, 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 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, Post-Graduation, CAIIB / Professional Courses (as single PDF file in case of completion of multiple degrees) **(Mandatory to upload)**
- Work Experience Certificate from their employers clearly stating the period and nature of Employment/ duties with relieving / retirement letter **(Mandatory to upload)**
- No objection certificate from your Bank wherever 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.