RECRUITMENT OF PROBATIONARY OFFICERS - ADMISSION TO POST GRADUATE DIPLOMA IN BANKING & FINANCE COURSE OFFERED THROUGH MANIPAL GLOBAL EDUCATION SERVICES 2017-2018

Indian Bank invites application from young and bright graduates who fulfill the eligibility criteria specified and who are interested in Banking career, for admission to the one year Post Graduate Diploma in Banking and Finance (PGDBF) course at Indian Bank Manipal School of Banking (IBMSB), which has been set up jointly by Indian Bank and Manipal Global Education Service Pvt Ltd.

Candidates will be selected through a selection process consisting of online Exam (Preliminary & Main Examination) followed by Personal Interview. Admission to PGDBF at Manipal Global Education Services, Bangalore (MaGE) comes with the assurance of a full-fledged Banking career with Indian Bank as a Probationary Officer on successful completion of the course.

A. Tentative schedule of events is as follows:

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>DATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>On-line registration including Edit/Modification of Application by candidates</td>
<td>06.12.2016 to 22.12.2016</td>
</tr>
<tr>
<td>Payment of Application Fees/Intimation Charges (Online)</td>
<td>After 05.01.2017</td>
</tr>
<tr>
<td>Download of call letters for Pre- Exam Training</td>
<td>12.01.2017 to 19.01.2017</td>
</tr>
<tr>
<td>Conduct of Pre-Exam Training</td>
<td>22.01.2017</td>
</tr>
<tr>
<td>Download of call letters for online examination - Preliminary</td>
<td>30.01.2017</td>
</tr>
<tr>
<td>Online Examination - Preliminary</td>
<td>16.02.2017</td>
</tr>
<tr>
<td>Result of Online exam - Preliminary</td>
<td>28.02.2017</td>
</tr>
</tbody>
</table>

The Category wise number of candidates who will be selected to undergo the PGDBF at IBMSB is as follows:-

<table>
<thead>
<tr>
<th>Number of Candidates who will be recruited</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC</td>
</tr>
<tr>
<td>48</td>
</tr>
</tbody>
</table>

Note: The number of vacancies and also the number of reserved vacancies is provisional and may vary according to actual requirement of the Bank. The reservation for PWD is on horizontal
basis. The selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/Unreserved) to which they belong to.

Abbreviations stand for: - SC - Scheduled Castes, ST - Scheduled Tribes, OBC - Other Backward Class, PWD - Persons with Disability, OC - Orthopedically Challenged, HI - Hearing Impaired, VI - Visually Impaired.

B. ELIGIBILITY CRITERIA AND GENERAL INFORMATION

a. **Qualification (As on 01.07.2016)** – Degree (Graduation) with a minimum of 60% (55% for SC/ST/PWD) marks in aggregate in any discipline from a recognized University OR any equivalent qualification as such recognized by Central Government.

b. **Age (As on 01.07.2016) Minimum 20 years- Maximum 28 years i.e.** a candidate must have been born not earlier than 02.07.1988 and not later than 01.07.1996 (both dates inclusive)

    **Relaxation in Upper Age Limit**

<table>
<thead>
<tr>
<th>S No.</th>
<th>Category</th>
<th>Age Relaxation</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Scheduled Caste/ Scheduled Tribe candidates</td>
<td>5 Years</td>
</tr>
<tr>
<td>B</td>
<td>Other Backward Classes (Non-Creamy Layer) candidates</td>
<td>3 Years</td>
</tr>
<tr>
<td>C</td>
<td>Ex-servicemen and Commissioned Officers including ECOs/ SSCOs who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within the next one year from the last date for receipt of application) other than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or on being declared as invalid</td>
<td>5 years for selection through written test &amp; interview, subject to ceiling as per Government Guidelines</td>
</tr>
<tr>
<td>D</td>
<td>All persons who have ordinarily been domiciled in the state of J &amp; K during 01.01.1980 and 31.12.1989</td>
<td>5 years</td>
</tr>
<tr>
<td>E</td>
<td>Persons affected by 1984 riots</td>
<td>5 years</td>
</tr>
</tbody>
</table>
| F     | Persons with Disabilities (PWD)                                           | PWD (SC-ST) – 15 years  
          |                                                                          | PWD (OBC) - 13 years  
          |                                                                          | PWD (Gen) -10 years  |

**Note:**

Government guidelines in respect of age relaxation admission to an ex-serviceman shall be applicable.

- The relaxation in upper age limit is cumulative, as per the Government Guidelines.
- All Persons eligible for age relaxation under Point B (D) above must produce the domicile certificate at the time of interview from the District Magistrate within whose jurisdiction
he/she had ordinarily resided or any other authority designated, in this regard by Government of J & K to the effect that the candidate had ordinarily been domiciled in the State of J&K during 1st January 1980 and 31st December 1989.

All Persons eligible for age relaxation under Point B (E) above must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.

C. 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 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) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

PERSONS WITH DISABILITIES

Under Section 33 of the persons with disabilities (Equal Opportunities, Protection of Rights and full participation) Act 1995, only such persons would be eligible for reservation who suffer from not less than 40% of relevant disability and are certified by a Medical Board constituted by the Central/State Govt.

a. Orthopedically Challenged (OC):
   Only those persons who have locomotor disability or cerebral palsy with locomotor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply under OC category:-

   - Impaired reach
   - Weakness of grip
   - Ataxia

OL-One leg affected (R or L)
MW - Muscular weakness and limited physical endurance

b. Visually Impaired(VI):
   Only those persons who suffer from any one of the following conditions are eligible to apply under VI category:-

   - Total absence of sight
- Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses
- Limitation of the field of vision subtending an angle or 20 degrees or worse.
- A candidate having low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device.

c. Hearing Impaired (HI):
The deaf are those persons in whom the sense of hearing is non-functional for ordinary purposes of life i.e. total loss of hearing in both ears. They do not hear; understand sound at all even with amplified speech. Hearing Impairment means loss of sixty decibels or more in the better ear in the conversational range of frequencies.

At the time of examination, only blind/low vision candidates and those candidates whose writing speed is affected by cerebral palsy can use own scribe/writer at his/her own cost. In all such cases, where a scribe/writer is used, the following rules/guidelines will apply:-

- 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 fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the examination.
- Those candidates who use a scribe and visually impaired candidates who opt to view the contents of the test in magnified font shall be eligible for compensatory time of 20 minutes for every hour of the examination.

The same scribe cannot be used by more than one candidate. In addition the scribe arranged by the candidate should not be a candidate for the 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.

**Guidelines for candidates**

**With locomotor disability and cerebral palsy**

Compensatory time of twenty minutes per hour 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), although no scribe shall be permitted to such candidates.

**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. This facility will not be available to Visually Impaired
candidates who use the services of a Scribe for the examination. Compensatory time of twenty minutes per hour shall be permitted to visually impaired candidates.

It is clarified that Persons with Disabilities on absorption in the Bank after their successful completion of the course will have to work in branches/ offices.

D. THE COMPETENT AUTHORITY FOR THE ISSUE OF THE CERTIFICATE TO SC/ST/OBC/PWD IS AS UNDER

a. For SC/ST/OBC
   - Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
   - Revenue Officer not below the rank of Tahsildar
   - Sub-Divisional Officer of the area where the candidate and/or his family normally resides

b. For Persons with Disability
   Authorized Certifying Authority will be a Medical Board duly constituted by the Central/ State Government having at least 3 members consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic Surgeon, Ophthalmology Surgeon, ENT Surgeon, as the case maybe. Prescribed Formats of SC, ST, OBC, PWD certificates to be submitted at the time of interview etc. can be downloaded from our website. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

E. HOW TO APPLY
   Applications have to be submitted online from 06.12.2016 and not later than 22.12.2016. No other mode of application will be accepted other than online applications.

Pre-Requisites for Applying Online
Before applying online, candidates should—

i. Scan their photograph and signature ensuring that both the photograph (4.5cm × 3.5cm) and signature adhere to the required specifications as given in Annexure to this Advertisement. Signature in CAPITAL LETTERS will NOT be accepted.

ii. Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges

iii. Have a valid personal email ID, which should be kept active till the completion of the Recruitment Process. Bank will send call letters for the Examination and other communication only to the registered e-mail ID. Under no circumstances, a candidate
should share e-mail ID with 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 on-line and must maintain that email account.

**Application Fees/ Intimation Charges Payable from 06.12.2016 to 22.12.2016 (Online payment), both dates inclusive, shall be as follows**

- Rs. 100/- for SC/ST/PWD candidates.
- Rs. 600/- for all others

Bank Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate

**Procedure for applying online**

1. Candidates should select the “Career” tab in Bank’s website www.indianbank.co.in and will be routed to a page where he/she can open the link “PGDBF PROGRAMME 2017-18” and click on “APPLY ONLINE FOR PO-ONBOARDING”.

2. Candidates should click on “NEW REGISTRATION” tab to register their application by entering their basic information in the online application form. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained.

3. 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).

4. The name of the candidate or his /her father/ spouse etc. should be spelt correctly in the application as it appears in the certificates/mark sheets/ other documents. Variation if any with the originals cannot be corrected later and will also disqualify the candidature.

5. In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered. For the first time when the data is entered and saved, a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the Provisional registration number and password. An Email & SMS indicating the Provisional Registration number and Password will also be sent to the candidate. They can reopen the saved data using Provisional registration number and password and edit the particulars till the Date of Edit/Modification of application mentioned in the advertisement. This facility will be available for three times only. Once the application is filled in completely, candidate should submit the data.

6. **Prior to submission of the online application candidates are advised to use the “SAVE AND NEXT” facility to verify the details in the online application form and modify the same if required. No change is permitted after FINAL SUBMISSION of application.**
Mode of Payment

Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only:

Payment of fees/ intimation charges via the ONLINE MODE

i. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.

ii. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing necessary information.

iii. After Final Submit, an additional page of the application form is displayed wherein candidates may follow the instructions for payment.

iv. If the online transaction has not been successfully completed then candidates are advised to login again with their provisional registration number and password and pay the Application Fees/ Intimation Charges online.

v. On successful completion of the transaction, an e-receipt will be generated.

vi. Fees once paid will not be refunded under any circumstance.

Note:
- After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button while the payment is getting processed.

- To ensure the security of your data, please close the browser window once your transaction is completed.

After completing the procedure of applying on-line including payment of fees / intimation charges, the candidate should take a printout of the system generated on-line application form and retain it along with Registration Number and Password for future reference. They need not send this printout to the Bank.

Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence advised to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.
An online application which is incomplete in any respect such as without proper passport size photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid and rejected.

Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet/website jam.

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.

F. PRE-EXAMINATION TRAINING

Pre-Examination Training will be arranged by the Bank to the candidates belonging to Scheduled Caste/ Scheduled Tribes/ Minority Communities/ PWD at Chennai, Thiruvananthapuram, Chandigarh, Bengaluru, Kolkata, New Delhi, Mumbai, Vijayawada, Lucknow, Jaipur and Bhopal.

All eligible candidates who opt for and wish to avail of Pre-Examination Training should fill in the relevant column in the ON-LINE APPLICATION. While training will be imparted free of cost, all other expenses regarding travelling, boarding, lodging etc. will have to be borne by candidates for attending the pre-examination training programme at the designated Centres. Bank reserves the right to cancel any of the Pre- Examination Training Centres and/ or add some other Centres and/or make alternate arrangements.

Attending the Pre-Examination Training does not entail any right to the candidate to be selected in the Bank.

G. CALL LETTERS

Call letters for the Preliminary Exam/ main Exam/ Personal Interview will be issued to all eligible candidates through electronic mode only.

Candidates are advised to download their call letter from the bank’s website by entering his/ her details i.e. Registration Number and Password/Date of Birth. No hard copy of the call letter/ Information Handout etc. will be sent by post/ courier.
Also, Intimations will be sent by email and sms to the email ID and mobile number registered in the online application form for the Examination respectively. Bank will not take responsibility for late receipt / non-receipt of any communication sent via e-mail/SMS to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the control of Bank. Hence Candidates are advised to regularly keep watching the Bank’s website for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

H. SELECTION PROCESS
Candidates will be selected by Indian Bank through a selection process consisting of an online test (Preliminary and Main Examination) followed by Interview. The selection process aims at getting candidates who are likely to succeed at various roles in the Bank. The endeavor is to select candidates who are bright, have good communication skills (both oral and written), are dedicated, can work effectively in teams, are passionate about their career goals and who display integrity and a positive attitude.

a) PRELIMINARY EXAMINATION
The structure of the Preliminary Examination (objective type) which will be conducted online is as follows:

<table>
<thead>
<tr>
<th>S No</th>
<th>Section</th>
<th>No of Questions</th>
<th>Maximum Marks</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Reasoning</td>
<td>35</td>
<td>35</td>
<td>Composite time of 1 hour</td>
</tr>
<tr>
<td>2</td>
<td>English language</td>
<td>30</td>
<td>30</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Quantitative Aptitude</td>
<td>35</td>
<td>35</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>100</td>
<td>100</td>
<td></td>
</tr>
</tbody>
</table>

b) MAIN EXAMINATION
The structure of the Main Examination which will be conducted online is as follows:

<table>
<thead>
<tr>
<th>S No</th>
<th>Section</th>
<th>No of Questions</th>
<th>Maximum Marks</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td><strong>Objective type Test</strong></td>
<td></td>
<td></td>
<td>Composite time of 2 hours</td>
</tr>
<tr>
<td>1</td>
<td>Reasoning</td>
<td>50</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>English language</td>
<td>40</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Quantitative Aptitude</td>
<td>50</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>General Awareness (with special reference to Banking Industry)</td>
<td>40</td>
<td>40</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Computer Knowledge</td>
<td>20</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Descriptive type Test</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>English Language (Letter Writing &amp; Essay)</td>
<td>2</td>
<td>50</td>
<td>30 minutes</td>
</tr>
</tbody>
</table>

The above tests except the tests of English Language (Objective) and English Language (Descriptive), will be available bilingually, i.e. English and Hindi.

Descriptive Test paper will be evaluated for those candidates who have qualified in the objective tests.
Penalty for Wrong Answers

There will be penalty for wrong answers in the Objective Tests. For each wrong answer one fourth of the marks assigned to that question will be deducted as penalty while arriving at the final score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question.

c) Examination Centres

a. The examination will be conducted in venues across many centres in India. The tentative list of Centres for examination is available in Annexure-I.

b. The Bank reserves the right to allot the candidate to any centre other than the one he/she has opted for.

c. No request for change of centre for Examination shall be entertained.

d. Candidate will appear for the examinations at an Examination Centre at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.

e. Any unruly behavior/misbehavior in the examination hall may result in cancellation of candidature/ disqualification from future exams conducted by the Bank

d) Scores

- The final scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method.

- Scores up to two decimal points shall be taken for the purpose of calculations

e) Cutoff Score
Mean – 3/4\textsuperscript{th} of Standard Deviation for SC/ ST/ OBC/ PWD categories
Mean – 1/4\textsuperscript{th} of Standard Deviation for General Category

There will be a second level cutoff point on total as per requirement

Each candidate will be required to obtain a minimum score in each section and also a minimum total score in preliminary as well as main exam, as decided by the Bank. Depending on the number of vacancies available, cutoffs will be decided for preliminary and Main Examination. Candidates who have been qualified with preliminary Examination cut off score will be shortlisted for Main Examination.

I. INTERVIEW

Candidates who have been scored above the cut off score of the Main examination will be called for an Interview to be conducted by the Indian Bank. The intimation will be sent by email and sms to the registered email ID and mobile number. Interviews will be conducted at selected centres. The centre, address of the venue, time & date of Interview will be informed to the shortlisted candidates in the call letter. Candidates are required to download their interview call letters from the Bank’s website. Please note that any request regarding change in date, centre etc. of interview will not be entertained.

All candidates called for the Interview should produce originals of all prescribed documents mentioned in the call letter. Those candidates who fail to produce prescribed originals of documents will not be allowed to participate in the interview. The Bank takes no responsibility to receive/ connect any certificate/remittance/ document sent separately.

The total marks allotted for Interview are 100. The minimum qualifying marks in interview is 40\% (35\% for SC/ST/OBC/PWD candidates). The weightage (ratio) of the examination (Preliminary & Main) and interview will be 80:20 respectively. The combined final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the Examination (Preliminary & Main) and Interview.

A candidate should qualify both in the Online Examination (Preliminary and Main) and Interview and be sufficiently high in the shortlisted merit list for provisional allotment. Details of provisional allotment will be made available on the Bank’s website.

J. PROGRAMME DETAILS

I. Course Information

The selected students will go through a nine month Course (Campus programme) at Manipal Global Education Services, Bangalore followed by a three months internship at any of the Indian Bank Branches. The course and the curriculum are specially structured to meet Indian Bank’s needs and requirements. Apart from General Management subjects, the curriculum will include courses related to Banking areas.
Various processes specific to Indian Bank, including training on the Bank’s technology platform will be incorporated within the curriculum itself. The compulsory 3-months internship at any of Indian Bank Branches will enable an On-The-Job training for the students which will give them a real-life work experience. During On-The-Job training candidates will have to enroll and complete compulsory e-learning module of Indian Institute of banking & Finance (IIBF) and qualify themselves. Details of which will be intimated to them later.

II. Campus

The programme offered at Manipal Global Education Services (MaGE) is fully residential and the participants will have to necessarily stay in the campus. Apart from professional studies, the campus life would be an essential part of the training of the participants.

III. Curriculum

The Post-Graduate Diploma in Banking and Finance (PGDBF) would be a one-year programme comprising of four trimesters. First three trimesters would be conducted at Manipal Global Education Services, Bangalore. The fourth trimester would be devoted to internship to be pursued by the participant at designated branches of Indian Bank.

IV. Programme Delivery

Classes will be held five days a week from Monday to Friday with Saturday devoted to E-learning and Sunday being a weekly holiday. Formal class room sessions will be of 75 minutes duration. There will be 6 sessions on each day. Programme delivery will be in the form of class room lectures, tutorial discussions, seminars, laboratory work, assignments, case studies, library research projects and other exercises. Considerable emphasis will be placed on self learning by the participants. Apart from the regular classes, the participants would be required to take part in additional curricular and extracurricular activities. Co-curricular activities will form an essential part of the learning process.

V. Attendance Requirements

It is mandatory for all participants to take part in all curricular and co-curricular activities. They would be required to attend all classes i.e., 100% attendance is mandatory. Leave of absence would be given only on extreme compassionate grounds with the specific permission of the Competent Authority/Officer In-charge.

VI. Fee Structure and Educational Loan Facility

The fees for the Course will be Rs.3,50,000 plus service taxes(all inclusive of boarding, Lodging and course fees, other fees, etc.), as applicable, payable to Manipal Global Education Services. The Bank will extend its Educational Loan facility to all the selected candidates on the terms and conditions as applicable to Educational Loan Scheme of the Bank.
The first EMI for the Educational loan availed is payable one month after completion of the course (i.e. one month and one year from admission). There would be no recovery of EMIs or interest during the training period and the interest accrued during this course period would be recovered along with the normal EMIs. The EMIs are spread over a period of 84 months (7 years).

Bank may consider refunding of interest/loan either in its entirety or portions in a deferred manner at the rate of 20% each year in annual installments starting from the end of the fifth year if he/she continues in service with the Bank.

Since the candidates will be staying away from Home and in Hostel, they are encouraged to take appropriate medical insurance policy to cover themselves.

**VII. Award of Post-Graduate Diploma**

On successful completion of the programme a Postgraduate Diploma in Banking and Finance will be conferred on the participant. However, for award of the postgraduate diploma, a participant has to fulfill the following requirements:

1. He/she should have taken and passed in each course of study as prescribed in the curriculum to earn atleast the minimum number of credits specified for that particular course.

2. The participant acquires not less than the minimum required credits at the end of the programme.

3. The participant satisfactorily fulfils other academic requirements (as specified in the course of Study/ curriculum) like practical training, work visits, seminar, project etc. and completes the internship programme.

**Final Placement at Indian Bank**

All the candidates who complete the “POST GRADUATE DIPLOMA IN BANKING AND FINANCE” and awarded the Diploma will be eligible for appointment in JMG I as Probationary officers in Indian Bank. They will be fixed in starting pay scale as applicable to **JMG I Officer**.

**Rules and Regulations to be adhered by candidates during the course**

**1. Guidelines for discipline:**

It is imperative that all members adhere to the Code of Conduct that is expected from the Participants and to maintain consistent standards of personal conduct. The participants would be expected to maintain proper decorum both in the Academic Block and in the Hostel and outside the campus during their study period as well as internship.

Bank will communicate any information through circulars put up on the notice boards meant for this purpose or through E-Mails/SMS. All participants are advised to read these notices regularly.
and abide by the same. It would be assumed that all participants have read these notices once these notices have been put up on the notice board and have been there for 6 hours.

Some of the important points for compliance on issues of general nature are enumerated here under:

2. List of prohibited articles / acts:
   a. Consumption of Alcoholic beverages, cigarettes, tobacco in any form and chewing gum is strictly prohibited in the Campus and also in the Hostel.

   Participants are also not permitted to come to the hostel after consuming alcohol from outside.

   b. Fireworks are not permitted in the campus or the hostel.

   c. Holi colors are not permitted inside any building. Holi will be celebrated only in open spaces earmarked by the authorities.

   d. Possession, consumption and offering of narcotic drugs in any form are totally prohibited. Any violation will invite severe disciplinary action.

   e. Stealing or unauthorized possession of items belonging to any other person would be viewed seriously.

   f. Possession, accessing it over the internet or displaying of any pornographic material in any form will invite severe disciplinary action.

   g. Mobile telephones are not permitted inside the academic blocks.

   h. No private conveyance like motorcycle/scooter/car, etc is permitted in the Campus.

3. Interaction among Programme participants:

   The programme will be attended by both ladies and gentlemen. All gentlemen are expected to show due courtesy to the ladies. Any violation of decorum would be viewed seriously.

4. Punctuality & Attendance

   Programme participants are expected to be punctual for classes and all other organized Curricular and Co-Curricular activities. They would be required to attend all classes i.e., 100% attendance is mandatory.

5. Dress Code: In keeping with Indian culture, students are expected to adhere to a dress code while attending the class, during examinations and formal functions. They should be well dressed at all times.

   **Recommended for Gents**
   Formal Trousers and collared shirt; shoes and socks.

   **Recommended for Ladies**
   Formal wear dress like Saree, Salwar Kameez Or Churidhar; Decent Foot Wear(without high heels).
Prohibited for Gents

Prohibited for Ladies
Tight-Fitting Jeans, Tops, Skirts, Shorts, Spaghetti Top, Sleeveless Tops, T-Shirts, Leggings.

In case of violation of the dress code the student concerned will be asked to leave the academic session. The candidates are expected to wear suit and tie along with the formal wear (both men and women) during special occasions, seminars or any official gathering.

6. Hostel Rules:
The participants should abide by the Code of conduct and Rules and Regulations for Hostel stipulated by the Authorities of the Institution.

K. ANNOUNCEMENTS
All further announcements/ details pertaining to this process will only be published/ provided on Bank’s website http://indianbank.in/ from time to time

L. DISCLAIMER
Instances of providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the Bank’s recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect. General Manager (HRM/HRD) will be the Competent Authority to interpret/ clarify and give a final ruling on any of the matters stated in this document and his decision will be final and binding on all applicants/ Candidates.

Chennai

General Manager (HRM&HRD)
Guidelines for scanning and Upload of Photograph (4.5cm × 3.5cm) & 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)
- Size of file should be between 20kb – 50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

Signature Image:
- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- If the Applicant’s signature on the answer script, at the time of the examination, does not match the signature on the Call Letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb – 20kb
- Ensure that the size of the scanned image is not more than 20kb
- Signature in CAPITAL LETTERS shall NOT be accepted.

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 50 kb (photograph) & 20 kb (signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the ‘Image’ menu. Similar options are available in other photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.

Procedure for Uploading the Photograph and Signature

- There will be two separate links for uploading Photograph and Signature
- Click on the respective link “Upload Photograph / Signature”
- Browse and Select the location where the Scanned Photograph / Signature file has been saved.
- Select the file by clicking on it
- Click the ‘Open/Upload’ button

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

Note:

(1) In case the face in the photograph or signature is unclear the candidate’s application may be rejected. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.

(2) After registering online candidates are advised to take a printout of their system generated online application forms.
# Examination Centers for Preliminary Examination

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