



Indian Overseas Bank
Central Office
763, Anna Salai
Chennai - 600002



www.iob.in

Good People to Grow with

Advt No. : HRDD/RECT/ 2/ 2012

Dated: 28.05.2012

RECRUITMENT OF SPECIALIST OFFICERS 2012

Indian Overseas Bank, a leading Public Sector Bank with headquarters in Chennai having geographical presence all over India and abroad invites ON-LINE applications from Indian Citizens for recruitment against 551 vacancies for various Specialist Officers positions. Candidates are required to apply through Bank's website www.iob.in. No other means/mode of application will be accepted.

Before applying, candidates are advised to ensure that they fulfill the stipulated eligibility criteria and to fill their particulars online by themselves correctly.

IMPORTANT DATES

Opening Date For Online Registration	29.05.2012
Closing Date For Online Registration (for all applicants including those from far flung area)	12.06.2012
Payment Of Application Fee/ Postage Charge (for all applicants including those from far flung area)	29.05.2012 to 12.06.2012
Last date for receipt of system generated print-out of registered application along with payment challan and other documents (Post Codes 1-14)	19.06.2012
Last date for receipt of system generated print-out of registered application along with payment challan and other documents (from far flung areas – See Clause 8.A.b) (Post Codes 1-14)	26.06.2012
Tentative Date of Written Examination (Only for Post Code 15)	29.07.2012

1. DETAILS OF THE POSTS:

POST CODE	POST NAME	NO OF VACANCIES	AGE in years (as on 01.05.2012)*	
TOP MANAGEMENT GRADE (TMG SCALE VI)				
01	Risk Management	1	Not exceeding 50 years	
02	Integrated Treasury Management	1		
03	Information Technology	1		
04	Cash Management – Transaction Banking	1		
SENIOR MANAGEMENT GRADE (SMG SCALE V)			MIN	MAX
05	Risk Management	2	Not exceeding 45 years	
06	Information Technology – (MIS)	1		
07	Media Officers	1	30	45
SENIOR MANAGEMENT GRADE (SMG SCALE IV)				
08	Chief Economist	1	Not exceeding 40 years	
MIDDLE MANAGEMENT GRADE (MMG SCALE III)				
09	Economist	4	Not exceeding 35 years	
MIDDLE MANAGEMENT GRADE (MMG SCALE II)			MIN	MAX
10	Manager-Security Officers (Manager - Security Officer 9 + Manager - Fire Officer 1=10)	10	21	45
11	Manager-Chartered Accountants	25	21	32
12	Manager-Company Secretary	1	21	30
13	Manager-Electrical Engineer	1	21	35
14	Manager-Printing Technologist	1	21	30
15	Credit Officers	500	21	30
TOTAL		551		

* Relaxation in upper age limit for reserved category as per Govt. guidelines

2. DETAILS OF RESERVATION

Cadre/ Scale	No of Vacancies	SC	ST	OBC *	GEN	Of which PC
TMGS – VI	4	-	-	-	4	-
SMGS – V	4	-	-	-	4	-
SMGS – IV	1	-	-	-	1	-
MMGS - III	4	-	-	1	3	-
MMGS - II	538	79	38	143	278	1
TOTAL	551	79	38	144	290	1

* Reservation for minority communities will be given as per extant Govt. Guidelines.

Candidates belonging to reserved category, including Persons with Disabilities, for which no reservation has been announced, are free to apply for vacancies announced for General category, provided they fulfill the eligibility criteria.

Abbreviations stand for: TMGS – Top Management Grade Scale, SMGS – Senior Management Grade Scale, MMGS - Middle Management Grade Scale, SC – Scheduled Caste, ST – Scheduled Tribe, OBC – Other Backward Classes, GEN – General, PC - Physically Challenged, VI –Visually Impaired, HI- Hearing Impaired OC – Orthopaedically Challenged.

NOTE: (a)As the reservation for Physically Challenged persons is on horizontal basis, the selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/GENERAL) to which they belong. (b) The number of vacancies as also the number of reserved vacancies is provisional and may vary according to actual requirements of the Bank. (c)It is clarified that it may not be possible to employ Physically Challenged candidates in all offices/branches of the Bank and in case of selection they have to work in the post identified by the Bank as suitable for them. (d)The selected candidates are liable to be posted, at the sole discretion of the Bank and as per its exigencies, at any of the Bank's Branches/Offices, anywhere in India. (e) The above reservation is inclusive of backlog reservation

3. ELIGIBILITY CRITERIA

CUT-OFF DATE FOR ELIGIBILITY CRITERIA (EDUCATIONAL QUALIFICATION, EXPERIENCE, AGE ETC) SHALL BE COMPUTED AS ON 01.05.2012

A. Required minimum Educational Qualification and Post Qualification Work Experience for each post is as detailed below:

POST	MINIMUM EDUCATIONAL QUALIFICATION	EXPERIENCE
TOP MANAGEMENT GRADE (TMG SCALE VI)		
Risk Management	Post Graduate with CAIIB/ MBA/ CFA with specialization in Risk Management/ Chartered Accountant with qualification in Risk management. Familiarity with quantitative techniques is desirable	Minimum 12 years in banking operations with a healthy mix of branch and corporate office exposure of which at least 3 years as Assistant General Manager in Risk Management / Treasury/ Balance Sheet Management. Experience in RDBMS/Data Warehousing / Business Intelligence would be preferred.
Integrated Treasury Management	Post graduate with CAIIB/ MBA (Finance) with specialization in Treasury Operations, CA with qualifications in Treasury Management. Additional qualifications in Treasury Management of IIBF, or like institutions will be desirable.	Minimum 12 years in banking operations with a healthy mix of branch and corporate office exposure of which at least 3 years experience in actively managing a treasury of a medium sized bank with domestic and foreign currency assets of Rs 40000 Cr above in capacity not below the rank of AGM
Information Technology	Post Graduate in Science with CAIIB/ Graduate or Postgraduate in Engg.	Minimum 12 years experience in a Bank, Of which at least 3 years as AGM IT. Hands on experience or at least conceptual skills in networking, RDBMS is necessary
Cash Management – Transaction Banking	Post graduate with CAIIB/ MBA (Finance/ Marketing).	Minimum 12 years in banking operations with a healthy mix of branch and corporate office exposure of which at least 3 years as Assistant General Manager in Transaction Banking/ Cash Management Services. Experience/ Knowledge in Computer Operations would be preferred.

POST	MINIMUM EDUCATIONAL QUALIFICATION	EXPERIENCE
SENIOR MANAGEMENT GRADE (SMG SCALE V)		
Risk Management	Post Graduate with CAIB/ MBA/ CFA with specialization in Risk Management/ Chartered Accountant with qualification in Risk management. Familiarity with quantitative techniques is desirable	Minimum 10 years in banking operations with a healthy mix of branch and corporate office exposure of which at least 3 years (in the recent past) in Risk Management / Treasury/ Balance Sheet Management. Experience in RDBMS/Data Warehousing / Business Intelligence would be preferred. The applicant must be in Senior Management (SM IV/ SM V) for at least 3 years.
Information Technology – (MIS)	Post Graduate in Science with CAIB/ Graduate or Postgraduate in Engineering.	Minimum 10 years experience in a Bank and corporate office exposure of which at least 3 years in Senior Management Scale IV handling MIS portfolio - maintaining availability, continuity and security of data of the Bank
Media Officers	Master/Bachelor's Degree in Mass Communications/ Journalism/Media from a University recognized by Govt. of India	Minimum of 5 years of post qualification work experience in Public Relations or Media or related field. Corporate office exposure of at least 3 years in Officer position in some Public Sector Undertakings (PSUs) / Public Sector Banks (PSBs) would be preferred.
SENIOR MANAGEMENT GRADE (SMG SCALE IV)		
Chief Economist	Post Graduate in Economics with a minimum of 55% marks from a recognized University/Institution. M.Phil./ Ph.d. will be treated as additional qualification	A minimum of 7 years experience in the field of economic research of which at least 4 years as economist in a middle management position in a bank.
MIDDLE MANAGEMENT GRADE (MMG SCALE III)		
Economist	Post Graduate in Economics with a minimum of 55% marks from a recognized University/Institution. M.Phil./ Ph.d. will be treated as additional qualification	A minimum of 5 years experience in the field of economic research of which at least 2 years as economist in a middle management position in a bank.
MIDDLE MANAGEMENT GRADE (MMG SCALE II)		
Manager Security	Graduate or its equivalent qualification from a University/Institute recognized by Govt. of India	An Officer with minimum 5 Years of Commissioned service in Army/Navy/Air Force or a Police Officer not below the rank of Assistant Superintendent of Police/deputy Superintendent of Police with 5 Years of Service or an officer of identical rank in Paramilitary Force with 5 Years Experience
Manager Fire Officer	B.E. in Fire Engineering from National Fire services College, Nagpur or Graduate from a University/Institute recognized by Govt. of India with Sub-officer Course from National Fire Service College, Nagpur And Possessing Knowledge of Mandatory requirements of providing fire protection and prevention in high rise business buildings as per National Building Code and Bureau of Indian Standards	Minimum 2 Years experience as officer in a Fire Station of State Services.
Manager Chartered Accountant	65% or its equivalent grade in Graduation and 55% in CA	3 Years Experience in Scheduled Commercial Bank preferably with special reference to handling of corporate taxation/ or Minimum 2-3 Years experience in Scheduled Commercial Bank in Treasury Operations/Risk Management/Audit Functions
Manager Company Secretary	Graduate from a University/Institute recognized by Govt. of India & 65% marks in ACS or its equivalent	Minimum 2-3 Years experience in Scheduled Commercial Bank. Should Possess sound knowledge of handling Accounts/Company Secretary function.

POST	MINIMUM EDUCATIONAL QUALIFICATION	EXPERIENCE
MIDDLE MANAGEMENT GRADE (MMG SCALE II)		
Manager Electrical Engineer	Graduate in Electrical Engineering (B.E/B.Tech) with 60% Marks or its equivalent from a University/Institute recognized by Govt. of India	Minimum of 2 years post qualification experience in the maintenance of Electrical Substation of 2500KVA Transformer capacity and above, Electrical Distribution System in Multistory Building and possessing valid Electrical Supervisors Certificate of Competency issued by Electrical Licensing Board, Govt. Of Tamil Nadu
Manager Printing Technologists	Graduate from a University/Institute recognized by Govt. of India and Technical: Diploma in Printing Technology with special knowledge of photolithography from University/Institute recognized by Government of India	Minimum of 5 Years practical experience in supervisory capacity of working in printing press/publishing house.
Credit Officers	60% or its equivalent grade in Graduation and CA/ICWA/CFA/MBA with specialization in Finance from a University/Institute recognized by Govt. of India. CAIIB/Diploma in Banking and Finance by IIBF, formal credit training at a scheduled commercial bank will be preferred.	3 years post qualification experience in Scheduled Commercial Bank preferably with special reference to handling of credit processing as an officer and should have sound knowledge of Banking industry and Financial markets.

- Note:** i) In respect of educational qualification, 5% relaxation in percentage of marks is allowed for SC/ST/PC candidates.
- ii) For all posts required work experience should be full time, relevant to the post applied and should be post qualification i.e. from the date of acquiring the prescribed qualification till **01.05.2012 (inclusive)**.
- iii) CAIIB/Diploma in Banking and Finance by IIBF will be preferred.
- iv) Computer literacy - Operating computer systems in Windows, basic concepts of Networking and connectivity, MS Office (Word, Excel, PowerPoint etc..) shall be an essential qualification, which the candidate must either possess before or acquire within six months from the date of joining the Bank.

Percentage of Marks - Candidates are advised to only enter percentage of marks (**calculated to the nearest two decimals**) in the online application form. The fraction of percentage will be ignored and will **NOT** be rounded off to the next highest integer i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

Where no percentage of mark is awarded by the University, but only CGPA/ OGPA is awarded, candidates are advised to convert the same into percentage and enter only the percentage of marks.

B. NATIONALITY/CITIZENSHIP

A candidate must be either i) a Citizen of India or ii) a subject of Nepal or iii) subject of Bhutan or iv) a Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A candidate in whose case a certificate of eligibility is necessary may be admitted to the examination &/ or interview conducted by the Bank but on final selection the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate.

C. APPLICATIONS FROM SERVING EMPLOYEES:

Subject to fulfilling the other eligibility criteria, existing employees of Indian Overseas Bank may also apply through proper channel after obtaining No Objection Certificate (NOC) from the bank. Such candidates if selected should resign from the existing post and join the new post as a fresh candidate like any other candidate selected from outside.

D. RELAXATION IN UPPER AGE LIMIT

S. No.	CATEGORY	AGE RELAXATION
1	Scheduled Caste/ Scheduled Tribe Candidates	5 years
2	Other Backward Classes Candidates	3 years
3	Physically Challenged Category candidates	10 years
4	Persons domiciled in Kashmir Division of Jammu & Kashmir State during the period from 01.01.1980 to 31.12.1989	5 years
5	Ex-servicemen 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 12 months from the date prescribed for opening of online registration) otherwise 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 invalidment	3 years in addition to number of years of service in Defence Forces subject to a maximum of 50 years (in case of selection only through interview) 5 years (in case of selection through Written Test and interview)

Note:

- i) All persons eligible for age relaxation under S.No. 4 above must produce the domicile certificate at the time of interview, from the District Magistrate in the Kashmir Division within whose jurisdiction he/ she had ordinarily resided or any other authority designated in this regard by the Govt. of Jammu & Kashmir, to the effect that the candidate had ordinarily been domiciled in the Kashmir Division of the state of Jammu & Kashmir during 1st January 1980 to 31st December 1989.
- ii) Above relaxations are available only if the candidates fulfill the various conditions prescribed in the Govt. of India orders and instructions in this regard. To claim age relaxation, reserved category candidates should submit a copy of the Community Certificate at the time of interview

4. DEFINITIONS

A. EX-SERVICEMEN (EXSM)

- a) Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in Government of India, Ministry of Home Affairs, Department of Personnel & Administrative Reforms Notification No. 36034/5/85 Est. (SCT) dated 27.10.1986 as amended from time to time.
- b) An ex- serviceman who has once joined a Government job on civil side after availing of the benefits given to him as an Ex-Serviceman for his re-employment, including a job in Public Sector Undertaking ceases to enjoy Ex-serviceman status for further employment.

B. PHYSICALLY CHALLENGED PERSONS (PC)

Definition of Categories of Disabilities:

- a) An **Orthopaedically Challenged (OC)** person is one suffering from Locomotor Disability or Cerebral Palsy. Persons who suffer from not less than 40% of relevant disability (as certified by a Medical Board appointed by the Center/ State Govt.) would be eligible for reservation in services/ posts.
 - i) **Locomotor Disability** means disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy.
 - ii) **Cerebral Palsy** means a group of non progressive conditions of a person characterized by abnormal motor control posture resulting from brain insult or injuries occurring in the pre-natal, peri-natal, or infant period of development.
- b) **Deaf & 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 sounds 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.
- c) **Visually Impaired (VI):** The visually impaired persons are those suffering from blindness or low vision. Blindness – refers to a condition where a person suffers from any of the following conditions:
 - (i) total absence of sight, (ii) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses, (iii) Limitation of the field of vision subtending an angle of 20 degree or worse.Person with 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.

Use of Scribe

The visually impaired candidates and candidates whose writing speed is affected by cerebral palsy can use their own scribe at their cost during the written examination. In all such cases where a scribe is used, the following rules will apply:

- (i) The candidate will have to arrange his/ her own scribe at his/ her own cost.
- (ii) The academic qualification of the scribe should be one grade lower than the stipulated eligibility criteria.
- (iii) The scribe should be from an academic discipline different from that of the candidate.
- (iv) Both the candidate as well as the scribe will have to give a suitable undertaking, confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe as mentioned above. Further, in case, it later transpires that he/ she did not fulfill any of the laid down eligibility criteria or suppresses material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the written examination.
- (v) Such candidates who use a scribe shall be eligible for extra time of 20 minutes for every hour of the examination.

5. SALARY AND EMOLUMENTS

Scale/ Grade	Scale of Pay
TMGS - VI *	` 42000 - 1200/4 - 46800
SMGS - V*	` 36200 - 1000/2 - 38200 - 1100/2 - 40400
SMGS - IV *	` 30600 - 900/4 - 34200 - 1000/2 - 36200
MMGS - III *	` 25700 - 800/5 / 29700 - 900/2 - 31500
MMGS - II	` 19400 - 700/1 - 20100 - 800/10 - 28100

* Fitment at higher levels in the grade may be considered by the Management at its discretion, on merits, subject to terms and conditions.

DA, HRA, CCA etc., will be as per rules in force from time to time.

PROBATION PERIOD: Candidates selected for all positions mentioned above will serve a probation period from the date of joining the Bank as determined by the Bank in terms of Officers' Service Regulation (OSR).

BOND AMOUNT: Candidates selected for appointment up to Scale IV will be required to execute a Financial Service Bond for Rs 1, 00, 000 (Rupees One lac) for rendering service for a minimum period of 3 years.

6. SELECTION PROCEDURE

All eligible candidates should apply online within the last date of registering the applications. Eligible candidates will be considered for selection process as under:

Post Code	Selection Procedure
01 to 07 and 10 to 14	Group Discussion and/ or an Interview
08 and 09	Brief Written test on the day of the interview followed by a Group Discussion and/or an Interview
15	Written Test and Interview

Merely satisfying the eligibility norms shall not vest any right in a candidate for being called for Written Test/ Group Discussion/Personal Interview. The Bank also reserves the right to shortlist candidates to be considered for written test/ group discussion/ interview on the basis of qualification, work experience, age, or any other suitable criteria. The Bank reserves the absolute right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions in this advertisement, including criteria for passing/ method and procedure for selection, if necessary.

WRITTEN EXAMINATION - For Post Code 15

The selection for this post will be made on the basis of the candidate's performance in written test and interview.

a) Objective Test

The written test may be conducted Online/ Offline. The written examination shall consist of an Objective Test for 200 marks and will be of 2 hours duration. The objective test will consist of the following sections:

S.NO	Name of Test	Number of Questions	Weightage/Marks
1	Reasoning	50	50
2	English Language	50	25
3	Quantitative Aptitude	50	50
4	Test of Professional Knowledge	50	75
	Total	200	200

There will be penalty for wrong answers marked in the objective tests which will result in negative marks for every wrong answer @ one-fourth or 0.25 of the marks assigned to that question. If the total of the penalty for a test is in fraction, the marks obtained will be rounded off to the nearest integer.

Mere eligibility/pass in the written test shall not vest any right in a candidate for being called for Personal Interview. Bank will decide the minimum cut off marks for each section of the objective test as well as the Total weightage/ marks. Depending on the number of vacancies such of those candidates who rank sufficiently high in the order of merit in the written test as per the cut off marks decided by the Bank will only be called for interview.

b) Written Examination Centres

The written examination will be held at the following centres and the address of the venue will be advised in the call letters: **Chennai, Hyderabad, Bangalore, Mumbai, Delhi and Kolkata.**

INTERVIEW (for all posts): The Interview will carry 50 Marks. Minimum qualifying marks in the interview will be 22.50 marks for General Category and 20.00 marks for SC/ST/OBC/Physically Challenged Candidates.

FINAL SELECTION

For Post Codes 01 - 07 and 10-14: Final selection will be made on the basis of total marks obtained by the candidates in the Group Discussion and/ or Interview and will be strictly according to the merit ranking

For Post Codes 08 and 09: Final selection will be made strictly according to the merit ranking on the basis of total marks obtained by the candidates in the brief written test conducted on the day of the interview and Group Discussion and/ or Interview.

For Post Code 15: Final selection will be made on the basis of total marks obtained by the candidates in the written examination & Interview and will be strictly according to the merit ranking.

The candidates belonging to SC/ ST/ OBC/ PC will be given relaxation in marks as per extant Govt. guidelines.

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.

7. APPLICATION FEE / POSTAGE CHARGE (Non-refundable)- For all Posts

FOR SC/ST/PHYSICALLY CHALLENGED	FOR ALL OTHERS
50/-	300/-

Candidates should ensure their eligibility before paying the fees/applying/attending the written test/interview.

Application Fee/ Postage Charge has to be paid in cash only at any Branch of Indian Overseas Bank before applying online.

The payment of Application Fee/ Postage Charge should be made between 29.05.2012 and 12.06.2012 (inclusive of both dates) and the last date for applying online is 12.06.2012. Application for online registration will be available in our Bank's website between 29.05.2012 and 12.06.2012 only. Even if the date for online application is revised the date for payment of application fee/ postage charge will remain unchanged.

Applications once made will not be allowed to be withdrawn and application fee/ postage charge once paid shall not be refunded or shall not be held in reserve for any future recruitment process.

For the purpose of locating the Branch address for remitting fees, candidates may log on to our Bank website www.iob.in wherein provision is available for locating address of the Branches.

8. HOW TO APPLY

Eligible candidates are required to apply 'ONLINE' only through our website www.iob.in and no other means/ mode of application will be acceptable. Candidates are advised to follow the following sequence of steps while applying online.

Candidates are required to have a valid e-mail ID. It should be kept active for the duration of this recruitment process. Under no circumstances, he/she should share/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 e-mail ID before applying on-line.

- a) Candidates are required to Log on to our Bank's website www.iob.in and click "Careers" column (available at the bottom of the bank's website), then the Careers page will open.
- b) Candidates are required to go through the detailed advertisement by clicking the "Advertisement (English)" or "Advertisement (Hindi)" available under the title Recruitment of Specialist Officers – 2012 in the Careers Page and ensure candidate's eligibility to apply for the said post.
- c) Applicants are required to take a print out of blank "Payment Receipt/ Challan" available as an Annexure to this notification.
- d) Before applying online the candidate has to:
 - (i) Remit the application fee/postage charge as applicable to the candidate with the filled up Payment Receipt/ Challan in any of Indian Overseas Bank branches by means of cash only and collect candidate's copy of Payment Receipt/ Challan for the application fee / postage charge paid. Please ensure that the following information has been correctly entered (1) Branch Name & Code Number (2) Transaction ID (3) Date of deposit and amount
 - (ii) Scan his/ her photograph and signature as per **the guidelines given at the end of the advertisement**
- e) After remitting the application fee/ postage charge, the candidates are required to revisit our Bank's website www.iob.in, open the Career Page, click "Apply Online" link and should fill up the required details provided in the online application form. After filling up all the details, candidates shall submit the application online. The candidates should then take a printout of the system generated on-line application form. The registration number and password generated should also be retained for future reference.
- f) There is a provision to modify the submitted online application. Candidates are requested to make use of this facility to correct the details in online application, if any. This modification facility shall be available from 2 days after registration up to **14.06.2012**. Modification is allowed a maximum of 3 times. After the last date, no modification will be permitted.
- g) Applications which are incomplete in any respect will be summarily rejected.
- h) Multiple applications will not be allowed. A candidate may submit only one Online Application for a post he/ she considers himself/ herself most suited. Multiple applications will be summarily rejected

Note: The name of the candidate or his/her father/husband etc should be spelt correctly in the on-line application as it appears in the certificates/mark sheets. Any change/ alteration found may disqualify the candidature

A. ONLY FOR POST CODES 1 – 14

- a) Attach the following documents (photocopies) to the system generated printed Online application form:
- (i) Document evidencing date of birth such as Birth Certificate or School leaving Certificate/ SSC/HSC Certificate
 - (ii) Final Degree Certificate in respect of passing graduate/ post graduate degree
 - (iii) Year-wise/ Semester-wise mark sheets along with final consolidated mark sheet for the graduate and post graduate degree or professional course
 - (iv) Medical certificate in case of PC candidates duly authorized by Certifying Authority
 - (v) Caste certificate in case of candidates belonging to SC/ ST Category
 - (vi) OBC certificate with non creamy layer clause based on income for the financial year 2011-12 and issued on or after 01.04.2012 in case of candidates belonging to OBC Category.
 - (vii) Work Experience Certificates from their employers clearly stating the period and nature of employment/ duties.
 - (viii) No objection certificate from their employer, in case of candidates serving in Government/ Public Sector undertaking (including Banks and Financial Institutions)
 - (ix) Original fee payment challan
- b) A system generated printed application form (online) for the respective post applied, complete in all respects and with the documents specified therein should be mailed only by ordinary post in a closed envelope super-scribed "**APPLICATION FOR POST OF _____ (POST CODE - ___) IN INDIAN OVERSEAS BANK**", to reach the prescribed address on or before the last dates specified for receipt of the same:

INDIAN OVERSEAS BANK
SPECIALIST OFFICER RECRUITMENT PROJECT – 2012
Human Resources Development Department
Central Office, No. 763, Anna Salai, Chennai – 600002

The complete set of documents should reach us on or before **19.06.2012** at the address given above. For candidates staying abroad and for those posting application from Andaman & Nicobar Islands, Lakshadweep, Assam, Meghalaya, Arunachal Pradesh, Mizoram, Manipur, Nagaland, Tripura, Sikkim, Ladakh Division of J & K State, Lahaul and Spiti district and Pangi Sub division of Chamba District Himachal Pradesh, the last date for receipt of applications will be **26.06.2012**.

Kindly ensure proper dispatch of the system generated printed online application form and documents to the correct address by ordinary post only, as:

1. Applications sent to any of the Bank's branches or other offices and addresses other than the above mentioned address, by ordinary post will not be accepted and will not be redirected to the above mentioned address
2. Applications sent to the prescribed address through courier or by registered post or speed post or by hand delivery will not be accepted &/ or acknowledged by the postal authorities &/ or by the Bank.

UNLESS THE SYSTEM GENERATED PRINTED ONLINE APPLICATION IS RECEIVED AT THE CORRECT SPECIFIED ADDRESS BY ORDINARY POST ALONGWITH COPIES OF OTHER STIPULATED DOCUMENTS, THE ONLINE REGISTRATION OF THE CANDIDATE'S APPLICATION WILL NOT BE CONSIDERED VALID.

9. CALL LETTERS FOR WRITTEN EXAMINATION - ONLY FOR POST CODE 15

The date of the Written Examination would be **29.07.2012**. The date of written examination along with the Centre/Venue and time of the written examination will be intimated in the Call Letter which will available for download from the Bank's website. Candidates are required to download their call letters from the Bank's website. No call letters will be dispatched by post/ courier.

Note: Candidate has to affix his/her photograph on the written examination call letter and submit the same along with original payment receipt/ challan while attending the written examination without which they will not be allowed to take up the examination

10. CALL LETTERS FOR THE INTERVIEW

Those candidates who have met with all the eligibility criteria mentioned in this notification and have been shortlisted for interview under post codes 01-14 and the candidates who have qualified in the written test and ranked sufficiently high in merit order in case of post code 15 will only be called for the Interview.

Such shortlisted candidates will be intimated by email at the email id given by them in their on-line application (OR) may download the call letter from the Bank's website. The names/registration number of the candidates who are finally short-listed for Interview will also be available on the Bank's website www.iob.in.

While appearing for the Interview, the candidates should produce photo identity such as PAN Card / Passport / Driving License / Voters Card / Bank Pass Book with Photograph / Photo embossed Credit Card for verification. If the identity of the candidate is in doubt, the candidate will not be allowed for Interview.

NOTE: Candidate has to affix his/her photograph on the interview call letter and submit the same along with the requisite documents while attending the interview.

Bank will not take responsibility for late receipt/ non- receipt of call letter / any communication due to technical reasons or whatsoever to the candidates. Candidates are requested to keep track of their application status by visiting the Bank's website from time to time

11. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT:

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or suppress any material information while filling up the application form and submitting the certified copies/ testimonials.

At the time of written examination/interview, if a candidate is (or has been) found guilty of:

- (i) Using unfair means during the examination or
- (ii) Impersonating or procuring impersonation by any person or
- (iii) Misbehaving in the examination hall or
- (iv) Taking away the question booklet/answer sheet from the examination hall or
- (v) Resorting to any irregular or improper means in connection with his/her candidature for selection or
- (vi) Obtaining support for his/her candidature by any means, such a candidate may in addition to rendering himself/herself liable to criminal prosecution, be liable :
 - a) To be disqualified from the examination for which he/she is a candidate
 - b) To be debarred, either permanently or for a specified period, from any examination or recruitment conducted by Bank/IBPS.
- (vii) The Bank / IBPS would be analyzing the responses of a candidate with other appeared candidates to detect unusual/patterns of responses. If as per the laid down procedure, it is suspected that the responses have been shared and the scores obtained are not genuine/valid, the Bank reserves the right to cancel his candidature.

12. IMPORTANT GENERAL INSTRUCTIONS:

- a) Bank has the right to cancel candidature at any stage if found that any candidate is not fulfilling the eligibility criteria. If any candidate found ineligible even after appointment his/her services are liable to be terminated
- b) Candidates are required to apply only 'ONLINE'. Any other form of application shall be rejected.
- c) 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.
- d) **Only candidates willing to serve anywhere in India need apply**
- e) Any dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Chennai.
- f) Canvassing in any form will be a disqualification.
- g) All candidates will have to produce, if called for interview, originals as well as attested photocopies of their educational as well as caste certificate, certificate of disability or any other certificate in support of their eligibility, failing which their candidature will be cancelled.
- h) Candidates claiming to have work experience, if called for interview, will have to produce documentary proof of Work experience certificates **relevant to the post applied for**, for the period mentioned in the Application Form, **from their employers**, clearly stating the periods and nature of employment/ duties. Copies of appointment Offer Letter, Salary certificates, etc., in lieu of work experience Certificates will not be accepted.
- i) An Ex-servicemen candidate has to produce a copy of the discharge certificate / pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of Interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from Defence Services within 12 months from the date prescribed for opening of online registration.
- j) 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" should be based on income for the financial year 2011-12 and issued on or after 01.04.2012.
- k) Candidates serving in Government /Quasi Government Offices/Public Sector Undertakings including Nationalised Bank, Financial Institutions will be required to submit "**No Objection Certificate**" from the employer at the time of interview failing which the candidature may not be considered.
- l) The candidates will have to appear for written examination and interview at their own expense. However, eligible SC/ST/PC outstation candidates who are not employed and attending the interview will be reimbursed to and fro second-class ordinary train/bus fare by the shortest route on production of evidence of travel (as per extant government guidelines)

- m) Candidates will have to appear for the written examination at the allotted centres at their own expenses and risk and the bank will not be responsible for any injury/loss etc. of any nature.
- n) Any request for change of address for communication /email id will not be entertained.
- o) Any request for change of written examination / interview centre will not be entertained.
- p) In case of any dispute on account of interpretation in any version other than English, the English version shall prevail.
- q) Candidates belonging to reserved category, including Physically Challenged (PC), for which no reservation has been announced, are free to apply for vacancies announced for General category, provided they fulfill the eligibility criteria.
- r) The Officers recruited through this recruitment process shall be governed by the Bank's Officers' Service Regulations, Disciplinary and Appeal Regulations, IOB Employees' pension regulations if applicable, subject to eligibility and also other settlements/joint note presently in vogue in our Bank. The rules and regulations with regard to pension and other benefits shall be governed by relevant guidelines issued by IBA/RBI Government from time to time
- s) 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.
- t) Use of Calculators, mobile phones, pagers or any other instruments during the written examination/ interview is strictly prohibited.

Note: Candidates in their own interest are advised to register on-line and submit their application well in time before the last date for submission, to avoid the possibility of dis-connection / inability / failure to log on to the Bank's website on account of heavy load on internet/ website jam. The Bank does not assume any responsibility for the candidates not being able to submit their application within the last date on account of the aforesaid reasons or for any other reasons beyond the control of the Bank.

13. The Competent Authority for the issue of the Certificate to SC/ST/OBC/PC is as under:

a) For SC/ST/OBC

- i) District Magistrate/ Additional District Magistrate/Collector/Deputy Commissioner/Additional Deputy Commissioner/Deputy Collector/ 1st Class Stipendiary Magistrate/Sub-Division Magistrate/Taluka Magistrate/Executive Magistrate/Extra Assistant Commissioner.
- ii) Chief Presidency Magistrate/Additional Chief Presidency Magistrate/Presidency Magistrate
- iii) Revenue Officer not below the rank of Tehsildar
- iv) Sub - Divisional Officer of the area where the candidate and/or his family normally resides

b) For Physically Challenged (PC)

Authorised Certifying Authority will be Medical Board duly constituted by the Central or the State Government consisting of atleast three members out of which atleast one shall be a specialist in the particular field of disability form which the person is suffering.

Note: 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.iob.in for detailed advertisement.

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

**GENERAL MANAGER
(HR)**

GUIDELINES FOR SCANNING THE PHOTOGRAPH AND 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:-

(i) 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 the file should be between 20kb – 50kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no of colours etc during the process of scanning.

(ii) Signature Imaging :-

- 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 Hall Ticket 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 Hall Ticket, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of the file should be between 10kb – 20kb.
- Ensure that the size of the scanned image is not more than 20kb.

(iii) Scanning the photograph & signature :-

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. File size as specified above
4. 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).
5. 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/ MS Office can easily obtain photo and signature in .jpeg format not exceeding 50kb and 20kb respectively by using MS Paint or MS Office 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 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 photograph and signature.

(iv) Procedure for uploading the Photograph and Signature:-

- (i) There will be two separate links for uploading Photograph and Signature.
- (ii) Click on the respective link 'Upload Photograph/ Signature'.
- (iii) Browse and select the location where the scanned photograph/ signature file has been saved.
- (iv) Select the file by clicking on it.
- (v) Click the 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.
2. After registering online, candidates are advised to take a printout of their system generated online application forms.
3. In case, the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.