



सेन्ट्रल बैंक ऑफ इंडिया  
Central Bank of India

1911 से आपके लिए "सेंट्रल" "CENTRAL" TO YOU SINCE 1911



**Recruitment of Credit  
Officer in Junior  
Management Grade  
Scale- I upon passing  
Post-Graduate Diploma  
in Banking & Finance  
(PGDBF)**





# HR Awards



**ET NOW**

Best Organization  
for Women 2024



**SKOCH AWARDS  
BFSI GOLD**

Strategic Digital HR  
Transformation 2023

**Marksman Daily Awards**

Most Preferred Workplace  
for Women 2024-2025





सेंट्रल बँक ऑफ इंडिया  
Central Bank of India

1911 में जन्म लिए - बड़े "CENTRAL" TO YOU SINCE 1911

## About Us

Established in 1911, Central Bank of India was the first Indian commercial bank which was wholly owned and managed by Indians. The establishment of the Bank was the ultimate realisation of the dream of Sir Sorabji Pochkhanawala, founder of the Bank.

## Our Vision & Mission

We believe in to be CENTRAL to the banking and financial needs of all and our mission is to provide Customer Centric Products and services by leveraging human resources and technology.

## Why Choose Us?

With over 110 years of legacy, Bank has significantly contributed in India's economic development and played a pivotal role in Nation building. The Bank strongly believes in employee development, employee-engagement and well-being of its employees.

### Career Progression Opportunities

Explicit Promotion policies and mentorship programs to foster growth within the organization.

### Recognition and Rewards

Employees are recognised for exceptional performance through awards and incentives programs through Central PRAISE.

### Travel and Leave Benefits

Leave Travel Concessions are provided to travel within India, promoting relaxation and family bonding.

### Reimbursement of Expenses

Allowances of mobile, newspaper & transportation allowance as per eligibility.

### Subsidized loans

Special rates on housing and conveyance loan to employees as per eligibility.

### Maternity and Paternity leave

Generous leave policies for new parents to ensure a supportive family environment.

### Wellness Benefits

Banks offers comprehensive wellness programme including 24X7 tele-medical consultancy, and Employee Assistance Programme (EAP) for mental health support for its employees.



**Central Bank of India**, a leading Public Sector Bank, with a pan India branch network of more than 4,500 branches, with a total business of more than Rs. 6,68,000 crores and driven by a talented workforce of 33,000 plus employees, invites applications from eligible candidates for the post of Credit Officer in Junior Management Grade Scale I as per below-mentioned details:-

Online Registration of Application by Candidates	Online Payment of Application Fees/Intimation Charges	Download of call letters for Online Examination	Date of Online Examination & Interview
30.01.2025 - 20.02.2025	30.01.2025 - 20.02.2025	Will be informed later	Will be informed later

Central Bank of India, being an innovative and expanding organization is looking for dynamic, enthusiastic, creative and aspiring banker who can be imparted with the relevant knowledge and skills to become a skilful banker. The Bank has tie up with the institutes/university to provide Post Graduate Diploma in Banking & Finance the selected candidates for the post of Credit officer in the Mainstream who are aspiring to join Central Bank of India.

**DETAILS OF THE POST/VACANCY/RESERVATIONS:**

Name of the Post	Scale	Category-wise distribution of vacancies						Out of which (PWBD)			
		SC	ST	OBC	EWS	GEN	TOTAL	HI	VI	OC	ID
<b>Credit Officer in Mainstream (General Banking)</b>	<b>JMGS I</b>	150	75	270	100	405	1000	10	10	10	10

Note: The number of vacancies is provisional and may vary according to the actual requirement of the Bank.

Relaxation in maximum age of SC/ST/OBC/PWD as per government guidelines.

The designation/name of the post is only indicative, and it does not intend to confer any special advantages to the selected candidate. The bank reserves the right to change the name of the post/designation at any time without notice.

Abbreviations stand for: SC- Scheduled Caste, ST- Scheduled Tribe, OBC- Other Backward Classes, EWS- Economically Weaker Section, GEN-General/Unreserved Category, PWD-Persons with Disabilities/Persons with Benchmark Disabilities, OC/VI/HI/ID- as mentioned in para

POST	GRADE/SCALE	SCALE OF PAY#
<b>Credit Officer in Mainstream (General Banking)</b>	JMGS-I Assistant Manager	Basic:48480-2000/7-62480-2340/2-67160-2680/7-85920

The recruitment is being conducted by Central Bank of India for the post of Credit officer in the Mainstream. The appointment of candidates in the Bank as Junior Management Grade Scale- I are subject to their successfully completing the one-year Post-Graduate Diploma in Banking & Finance Course through empanelled Institute/University. The Bank will allocate the institute to the eligible candidates as per internal process of allocation. Candidates fulfilling the required eligibility may apply online through the link given on the Bank's website.

Candidates are advised to visit the authorized Central Bank of India website <https://www.centralbankofindia.co.in> regularly for any updates.

### **ELIGIBILITY CRITERIA:**

Candidates intending to apply for the post of Credit officer in the Mainstream (General Banking) should ensure they fulfil the minimum eligibility criteria specified by the Bank in the notification. Candidates may note that the eligibility criteria specified are the basic criteria for selection to the aforesaid course in the Bank.

### **NATIONALITY/CITIZENSHIP:**

A candidate must be either –

- (i) a Citizen of India or
- (ii) a subject of Nepal or
- (iii) a subject of Bhutan or
- (iv) a Tibetan Refugee who came over to India before 1st January 1962 with the intention of permanently settling in India or
- (v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India, provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India.

### **AGE/EDUCATIONAL QUALIFICATIONS (AS ON 30.11.2024)**

<b>Name of the Post</b>	<b>Age</b>	<b>Educational Qualification</b>
<b>Credit Officer in Mainstream (General Banking)</b>	<b>Minimum:</b> 20 years <b>Maximum:</b> 30 years i.e. a candidate must have been born not earlier than 30.11.1994 and not later than 30.11.2004 (both dates inclusive)	A Degree (Graduation) in any discipline from a University/Institute with 60% marks or equivalent grade (55% for SC/ST/OBC/ PWBD) recognized by the Govt. Of India or any equivalent qualification recognized as such by the Central Government. The candidate must possess a valid Mark-sheet / Degree Certificate that he/ she is a graduate on the day he/she registers and indicate the percentage of marks obtained in Graduation while registering online

#### **Note: -**

- All the educational qualifications mentioned should be from a University/ Institution/ Board recognized by Govt. Of India/ approved by Govt. Regulatory Bodies and the final result should have been declared on or before the cut-off date.
- Proper documents from the Board / University for having declared the result on or before the cut-off date have to be submitted **at the time of the interview**. The date of passing the eligibility examination will be the date appearing on the mark sheet or provisional certificate issued by the University / Institute. In case the result of a particular examination is posted on the website of the University / Institute and a web-based certificate is issued then the proper document/certificate in **original** issued and signed by the appropriate authority of the University / Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / SGPA/OGPA is awarded, the same should be converted into a percentage and indicated in the online application. If called for an interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding the conversion of grades into percentage and the percentage of marks scored by the candidate in terms of norms

- **Calculation of Percentage:** The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semesters/year(s) by aggregate maximum marks (in all the subjects irrespective of honours / optional/additional optional subject, if any) multiplied by 100. This will be applicable for those Universities also where Class / Grade is decided based on honours marks only. **The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.**

### **Relaxation of Upper Age Limit**

<b>Sr. No.</b>	<b>Category</b>	<b>Age Relaxation</b>
a.	Scheduled Caste/ Scheduled Tribe	5 years
b.	Other Backward Classes (Non-Creamy Layer)	3 years
c.	Persons with Benchmark Disabilities (as defined under The Rights of Persons with Disabilities Act, 2016”	10 years
d.	Widows, divorced women and women legally separated from their husbands who have not remarried.	Age concessions upto the age of 35 years for General /EWS, 38 years for OBC and 40 years for SC/ST candidates.
e.	Persons affected by 1984 riots	5 years

### **Note: -**

- The relaxation in the upper age limit to SC/ST/OBC candidates is allowed on a cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned in relaxation of upper age limit c to e.
- The maximum age limit specified for General Category candidates will be applicable to Economically Weaker Category candidates.
- Candidates seeking age relaxation will be required to submit the necessary certificate(s) in original/ along with photocopies at the time of the Interview and any subsequent stage of the recruitment process as required by the Bank.
- Candidates must produce a Caste/Category Certificate issued by the competent authority in the prescribed format as stipulated by the Government of India in case of SC/ST/OBC/PwBD category. The format of the certificates is annexed with the notification. However, the same are subject to amendment from time to time as per Government guidelines.
- In the case of candidates belonging to the OBC category, the certificate should specifically contain a clause that the candidate does not belong to the creamy layer section who are excluded from the benefits of reservation for Other Backward Classes in Civil posts & services under the Government of India. The candidates should possess a valid OBC certificate with a non-creamy layer clause as per the Government of India guidelines. Candidates belonging to the OBC category but coming under the creamy layer and/or if their caste does not find place in Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.

### **RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES**

Under Section 34 of “The Rights of Persons with Disabilities Act, 2016”, persons with benchmark disabilities are eligible for Reservation. The post is identified as suitable for the Persons with undernoted categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time. In terms of RPWD Act 2016, Persons with temporary disability shall not have the benefit of reservation of PwBDs (Persons with Benchmark Disabilities).

#### **A. Visual Impairment (“VI” Category):**

Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after the best correction, are eligible to apply.

##### **a. Blindness:**

- Total absence of sight; OR

- II. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with the best possible correction; OR
  - III. Limitation of the field of vision subtending an angle of less than 10 degrees. OR
- b. Low Vision:**
- I. Visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; OR
  - II. Limitation of the field of vision subtending an angle of less than 40 degrees up to 10 degrees.

**B. Hearing Impaired (“HI” Category):**

- a. **Deaf:** means a person having 70 DB hearing loss in speech frequencies in both ears.
- b. **Hard of Hearing** means a person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

**C. Orthopedically Challenged/Locomotors Disability (“OC”/” LD”) Category:**

A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of the musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims, Spinal Deformity (SD) and Spinal Injury (SI) without any associated neurological / limb dysfunction. Orthopedically challenged persons are covered under locomotors disability:

- a. **"Leprosy cured person"** means a person who has been cured of leprosy but is suffering from:
  - i. Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eyelid but with no manifest deformity;
  - ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
  - iii. extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;
- b. **"Cerebral palsy"** means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
- c. **"Dwarfism"** means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimetres) or less;
- d. **"Muscular dystrophy"** means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterised by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
- e. **"Acid attack victims"** means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

**D. Intellectual disability “ID” Category:**

Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

- a. **Autism Spectrum disorder (ASD)** means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviors.
- b. **"Specific Learning Disability” (SLD)** means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia, and developmental aphasia.



- c. **“Mental Illness” (MI)** means a substantial disorder of thinking, mood, perception, orientation, or memory that grossly impairs judgment, behavior, capacity to recognize reality, or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, especially characterized by sub normality of intelligence.
- E. **“Multiple Disabilities”** means multiple disabilities amongst clause “A”; “B”; “C”;” D”. Note: Only those persons with benchmark disabilities would be eligible for reservation. “Benchmark disability” means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in measurable terms, as certified by the certifying authority.

**A person who wants to avail the benefit of reservation will have to submit a disability certificate and Unique Disability ID (UDID) issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority.**

The allocation of reserved vacancies for persons with benchmark disabilities will be as prescribed in the “The Rights of Persons with Disabilities Act, 2016”

### **Guidelines for Persons with Benchmark Disabilities/ Specified Disabilities using a Scribe**

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

- The candidate will have to arrange his / her own scribe at his/her own cost.
- For candidates availing scribe in accordance with OM – F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I. Such candidates shall also, upload their certificate while filling the application form.
- The scribe may be from any academic stream. Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the Bank.
- Deliberate wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of examination or at any stage would render the candidate and scribe being debarred either permanently or for a specified period of time for Central Bank of India examinations.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- In view of the importance of the time element, the examination being of a competitive nature, the candidate must fully satisfy the Medical Officer of the Bank that there was the necessity for the use of a scribe as he/she has physical limitations to write including that of speed by the disabilities as mentioned in the guidelines regarding Persons with Benchmark Disabilities/ Specified Disabilities using the services of a scribe.

- A scribe can act as a Scribe only for one candidate for the recruitment process. If violation of the same is detected at any stage of the process, the candidature of the candidates for the recruitment process will be cancelled and the scribe will be debarred from future Central Bank of India examinations.
  - Only candidates registered for compensatory time (at the time of online registration) will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he/she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
  - During the exam, at any stage, if it is found that the scribe is independently answering the questions, the exam session will be terminated, and the candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions. In such cases, the Candidate and scribe may also be debarred either permanently or for a specified period from all recruitment examinations of Central Bank of India.
- i. **Guidelines for Visually Impaired (VI) candidates**
    - Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
    - 
    - 
    - amination.
    - The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.
  - ii. **Guidelines for candidates with locomotor disability and cerebral palsy**
    - A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).
  - iii. **Guidelines for Candidates with Intellectual Disability (ID)**
    - A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability, and mental illness).
  - iv. **Guidelines for persons with specified disabilities having less than 40% disability and having difficulty in writing:**
    - A compensatory time of not less than 20 minutes per hour of the examination shall be allowed for persons who are eligible for getting a scribe. In case the duration of the examination is less than an hour, then the duration of the compensatory time shall be allowed on a pro-rata basis.

**Note:**

- These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

**ECONOMICALLY WEAKER SECTION (EWS)**

1. Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes, and the Other Backward Classes and whose family has a gross annual income below Rs.8.00 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. The income shall include income from all sources i.e. salary, agriculture, business, profession, etc. and it will be income for the financial year prior to the year of application. Also, persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:
  - (i) 5 acres of Agricultural Land and above;
  - (ii) Residential flat of 1000 sq. ft. and above;
  - (iii) Residential plot of 100 sq. yards and above in notified municipalities;

- (iv) Residential plot of 200 sq. yards and above in areas other than the notified municipalities.
2. The property held by a "Family" in different locations or different places/cities would be clubbed while applying the land or property holding test to determine EWS status.
  3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for document verification/interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/interview.
  4. The term "Family" for this purpose will include the person who seeks the benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.
  5. The instructions issued by the Government of India in this regard from time to time shall be adhered to.
- Disclaimer:** EWS Vacancies are tentative and subject to further directives of the Government of India and the outcome of any litigation.
- NOTE:** These guidelines are subject to change in terms of Government of India guidelines/ clarifications, if any, from time to time.

### **SELECTION PROCESS**

**Selection will be through online test including Descriptive Test and Personal Interview.**

### **STRUCTURE OF EXAMINATION**

The structures of the Examination which will be conducted online are as follows:

**a. Pattern of Examination: -**

<b>Sr. No</b>	<b>Name of Tests</b>	<b>No. of Questions</b>	<b>Maximum Marks</b>	<b>Medium of Exam</b>	<b>Time Allotted for each test (Separately timed)</b>
<b>1.</b>	English Language	30	30	English	25 minutes
<b>2.</b>	Quantitative Aptitude	30	30	English and Hindi	25 minutes
<b>3.</b>	Reasoning Ability	30	30	English and Hindi	25 minutes
<b>4.</b>	General Awareness (Related to Banking Industry)	30	30	English and Hindi	15 minutes
<b>Total</b>		<b>120</b>	<b>120</b>		
<b>5.</b>	English Language ( <b>Letter Writing &amp; Essay</b> )- <b>Descriptive</b>	02	30	English	30 minutes
<b>Total</b>		<b>02</b>	<b>30</b>		

Any change in the structure of the examination will be intimated through the authorized Central Bank of India website (<https://centralbankofindia.co.in/en> ). Other detailed information regarding the examination will be given in an Information Handout, which will be made available for the candidates to download along with the call letters from the authorized Central Bank of India website.

**Descriptive Paper in the English Language (Letter writing & Essay)** may be evaluated by an automated scoring mechanism for identifying features related to writing proficiency. This scoring mechanism is duly validated and evaluates the proficiency of test takers in writing in the English Language in an objective manner as the mechanism does not have any in-built biases for evaluating responses.

**There will be no negative marking.**

Please note that candidates will not be permitted to appear for the Online Examination without the following documents:

- Valid Call Letter for the respective date and session of Examination.
- Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter/application form
- **Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination.** The reporting time mentioned in the call letter is prior to the Start time of the test.
- Though the duration of the Online examination is 2 hours, candidates may be required to be at the venue for about 3 hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.
- Candidates need to bring one additional photograph (same as pasted by the candidate on call letter) along with the call letter and other requisite documents as per information provided in the “Information Handout” and call letter.

#### **CUT-OFF SCORE:**

Each candidate will be required to obtain a minimum score in each test of online examination and also a minimum total score to be considered for shortlisting. Depending on the number of vacancies available, cut-offs will be decided, and candidates will be shortlisted for further process. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview. Decision of the bank in shortlisting and calling number of candidates for common interviews/ provisional allotment shall be final.

#### **INTERVIEW:**

The Bank will conduct the personal interviews of all the selected candidates after the online test. Total marks allotted for Interview will be 50. Minimum qualifying marks will be 50% for General/EWS category candidates and 45% for SC/ST/OBC/PWD category candidates.

#### **FINAL SELECTION:**

Final selection of the candidates will be based on the marks obtained by the candidates in the Online Examination, and Personal Interview. The final list will be prepared in descending order for the respective categories i.e. SC/ST/OBC/EWS/GEN. In case of equal marks obtained by two or more candidates while preparing the final merit list, order of such group of candidates will be based on marks obtained in Online examination i.e. candidate securing higher marks in Online exam will be placed higher in the merit list. If the marks obtained in the online exam are also equal the merit order will be based on Date of Birth i.e. Candidate senior by age will be placed higher in the merit List. Final selection of candidates will be subject to the candidate being found fit medically to the satisfaction of the Bank.

#### **Admission Procedure for Post Graduate Diploma in Banking & Finance (PGDBF)**

After final selection of the candidates as above, they have to mandatorily pass the Post-Graduate Diploma in Banking & Finance (PGDBF) course of 1 year (9 month of classroom training & 3 months of On-Job Training) before getting inducted/absorbed in the Bank.

During the course candidate must complete the Diploma in Banking and Finance (DBF)/JAIIB from IIBF.

**Details of Institutes:** The details regarding the Institute/universities from which course shall be completed will be informed later.

**Payment of Course Fee:** The amount of course fee to be paid by the candidate and procedure of payment shall be informed later. Course Fee will include lodging, boarding expenses and education fee for whole 9 months to attain Post-Graduate Diploma in Banking and Finance and candidate will be given diploma certificate from the engaged Institute/University by the Bank. The course fee is tentatively between Rs 3.00 lacs-4.00 lacs exclusive of GST.

The selected candidates shall have to pay the course fee to the institute as per the payment terms of the training institute/university. The selected candidates will have the option to pay the course fee from their own sources or by availing Educational Loan from the Central Bank of India or any other bank of their choice subject to eligibility.

Any other expenses as mandated in the Post-Graduate Diploma in Banking & Finance (PGDBF) course like certification examination, books etc. will be borne by the candidates.

If any discrepancy is found in the documents/credentials of the candidate after joining the course, the candidature of such candidate shall be cancelled and the course fee paid by the candidate shall be forfeited. Also in such event, in case the candidate has availed Educational Loan from the Bank towards payment of the Course Fee, the same has to be repaid fully with up-to-date interest. If any candidate discontinues during the course period, the fees paid by the candidate are not refundable and the loan if any availed for the same from the Bank shall be cleared by the candidate in full of up-to-date interest along with other charges, if any.

**Education Loan:** The Bank may grant an Educational Loan to the candidate subject to eligibility as per the prevailing scheme guidelines as to loan quantum, margin, security, documentation, Rate of Interest, repayment etc. based on the outcome of the CIBIL report of the selected candidates and his/her parents, candidate's eligibility for Educational Loan will be decided. The interest charged will be as per the education loan scheme. The maximum loan amount granted to the candidate will be equal to the course fee. Repayment of education loans will be in accordance with the education loan scheme. Candidates who have availed of education loan shall have to start repayment towards Education loan immediately after the completion of the course.

**Reimbursement of Course Fees:** After the successful completion of 5 years in Bank by the officer, the Bank will reimburse the course fees only (excluding Interest & GST applicable on course fee) to the successful candidates. **Only the course fee will be reimbursed, and no other additional charges/cost will be considered for reimbursement.**

In the event of the candidate abandoning, absconding or resigning the services of the Bank before the completion of five years, the candidate will have to pay the expenses incurred by the Bank/Institute/Universities. Also in such event, in case the candidate has availed Educational Loan from the Bank towards payment of the Course Fee, the same has also to be repaid fully with up-to-date interest.

**Document verification & Medical Fitness:** Document verification of candidates shall be done at any of the administrative office of our Bank. Medical Fitness Certificate to be submitted by the candidates during document verification.

The final selection of the candidate shall be subject to his/her being found medically fit to the satisfaction of the bank as certified by the medical certificate/Bank's Medical Officer.

In the event of the candidate abandoning, absconding or resigning the services of the Bank before the completion of five years, the candidate will have to pay amount equivalent to the Course Fee to the Bank. Also in such event, in case the candidate has availed Educational Loan from the Bank towards payment of the Course Fee, the same has also to be repaid fully with up-to-date interest.

**Course Curriculum:** The course period of the above said Post-Graduate Diploma in Banking & Finance (PGDBF) course would be one year and it is divided into 9-month on campus program and 3-months of On- Job-Training at branches/Offices of Central Bank of India. On successful completion of the course, the candidate will

be awarded Post- Graduate Diploma in Banking & Finance and inducted into the Central Bank of India as a Credit Officer (on Probation) in Junior Management Grade Scale I.

**Emoluments/Stipend during Course Period:** During the classroom training period of 9 months, the candidates shall be paid a stipend of Rs 2,500/- per month. During the On-Job Training, the monthly stipend shall be Rs 10,000/-. The candidates shall be absorbed in Junior Management Grade Scale-I (JMGS-I) after the successful completion of their training program. The candidate will be on probation for a period of two years.

**Disciplinary Norms:** Candidates are expected to maintain the decorum, discipline, integrity and ethical code of conduct during the course and after absorption into the bank. Candidates will have to comply with the attendance norms and learning hours for course completion. Non-compliance may lead to disciplinary actions and forfeiture of the course fees paid.

### **EXAMINATION CENTRES:**

- The examination will be conducted online in venues across many centres in India. The tentative list of Examination centres for the online examination is available in Annexure I.
- No request for change of centre for Examination shall be entertained.
- The Bank, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
- The Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
- Candidate will appear for the examination at the Examination Centre at his/her own risk and expenses and the Bank will not be responsible for any injury or losses etc. of any nature.
- Any unruly behaviour/misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from the future exams conducted by the Bank.

**While appearing for the Interview, the candidate should produce valid prescribed documents given below.**

In the absence of valid documents candidature of the candidates shall be cancelled. The Bank take no responsibility to receive/ collect any certificate/remittance/ document sent separately.

### **List of Documents to be produced at the time of interview (as applicable):**

The following documents in **Original and self-attested photocopies** in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview.

**Non submission of requisite documents by the candidate at the time of interview/ document verification/ will debar his/ her candidature from further participation in the recruitment process.**

- (i) Printout of the valid Interview Call Letter
- (ii) Valid system generated printout of the online application form registered for the examination
- (iii) Proof of Date of Birth (Birth Certificate issued by the Competent Authorities or SSLC/ Std. X Certificate with DOB)
- (iv) Photo Identify Proof as indicated in clause (i) of the Point Identity verification of this notification.
- (v) Mark-sheets or certificates for Graduation or equivalent qualification etc. Proper document from Board / University for having declared the result on or before 30.11.2024 has to be submitted.
- (vi) Caste Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in the case of SC / ST / OBC category candidates.  
Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.
- (vii) Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of EWS category candidates.

- (viii) Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.  
If the candidate has used the services of a Scribe at the time of online exam the duly filled in details of the scribe in the prescribed format.
- (ix) Certificate in case of persons with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2 (r) of the said Act, i.e. persons having less than 40 % disability and having difficulty in writing, to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Appendix I
- (x) Candidates serving in Government / quasi govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a “No Objection Certificate” in original from their employer at the time of interview, in the absence of which their candidature will not be considered.
- (xi) Persons eligible for age relaxation under clause e of Relaxation of Upper Age Limit 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.
- (xii) Experience certificates, if applicable. (Hardcopy/ Digitally signed copy/ Received from Valid email id- subject to verification, of experience certificates will be accepted).
- (xiii) Persons falling in categories (ii), (iii), (iv) and (v) of Nationality/Citizenship under Eligibility Criteria should produce a certificate of eligibility issued by the Govt. Of India.
- (xiv) Any other relevant documents in support of eligibility.

**Note: -**

Candidates will **not** be allowed to appear for the interview/ join the Bank if he/ she fails to produce the relevant Eligibility documents as mentioned above.

- Non production of relevant eligibility documents at the time of interview/ joining shall make the candidate ineligible for further process of recruitment of the Bank.
- No documents shall be directly sent to the Bank by candidates before or after the interview.
- All documents like Educational Qualification, Caste Certificates including OBC Non-Creamy Layer certificate, EWS Certificate, Disability Certificate etc. will be verified with the issuing authority to ensure the veracity and validity of the same as and when required. Any wrongful submission of such documents will attract action of debarring the candidate and further taking legal action as applicable.
- It will solely be the responsibility of the candidate to submit genuine and proper documents, any wrongful submission found after joining will also attract same action as mentioned above.

The Competent Authority for the issue of the certificate to SC / ST / OBC / Economically Weaker Section/ Persons with Benchmark Disabilities is as under (as notified by Government of India from time to time):

**For Scheduled Castes / Scheduled Tribes / Other Backward Classes:**

- (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk 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.

### **Economically Weaker Section:**

- (i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional 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 and
- (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

### **For Persons with Benchmark Disabilities:**

Authorised certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.

Candidates belonging to SC, ST, OBC, EWS, PwBD categories have to submit certificates in support of it at the time of interview.

**Prescribed Formats of SC, ST, OBC, EWS, PwBD certificates as applicable to be submitted at the time of interview/ joining etc., can be downloaded from authorised Bank website. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.**

### **IDENTITY VERIFICATION:**

#### **(i) Documents To Be Produced**

In the examination hall as well as at the time of interview, the call letter along with a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card with photograph/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer or People's Representative on official letterhead/ Identity Card issued by a recognised college or university/ Aadhaar card/ E-Aadhaar card with a photograph/ Employee ID/Bar Council Identity card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. **If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination/ interview.**

- **Ration Card and Learner's Driving License will not be accepted as valid id proof for this selection process.**
- **In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.**
- **Signature in CAPITAL LETTERS will not be accepted.**

#### **(ii) Biometric Verification:**

At different stages of the selection process: Photograph and Biometric data (Right thumb impression or otherwise) may be captured/ verified. The photo captured will be matched with the photo uploaded by the candidate in the application. Candidate must NOT change his/her appearance from the photo uploaded in the application. Refusal to participate in the process of Biometric Thumb Impression capture/verification on any occasion may lead to cancellation of candidature.

With regards to the biometric data capture, please note the following:

- a) If fingers are coated (stamped ink/mehndi/coloured. etc.), ensure to thoroughly wash them so that coating is completely removed before the exam day.
- b) If fingers are dirty or dusty, ensure to wash them and dry them before the fingerprint (biometric) is captured.
- c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.



- d) If the primary finger (Right thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.
- In such cases impression of other fingers, toes etc. may be captured.
  - Decision of the Biometric verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

**(iii) Bank may also conduct Online Aadhaar verification of the candidates/scribes at different stages of the selection process.**

**Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. To avoid any dispute, name recorded at the time of application should be identical to authorised valid identity proof.**

#### **CONFIRMATION IN BANK'S SERVICE:**

Bank may conduct separate written/online test prior to confirmation of candidates passing Post-Graduate Diploma in Banking & Finance after induction as a Credit Officer in JMGS-I General Banking (Mainstream) on regular basis and his/her confirmation in the Bank's services shall be subject to qualifying the said test as per the norms of the Bank.

#### **PROVISIONAL ALLOTMENT:**

**A candidate belonging to reserved category, selected on the basis of norms as applicable to General Category, will be treated at par with a General category candidate. Such own merit candidates belonging to reserved categories who are provisionally allotted under unreserved (General) category will not be adjusted against a reserved post. However, their original category as registered in the online registration will remain unchanged and they shall be required to produce their caste certificate as applicable to them irrespective of their selection under unreserved category. Failure to provide the same shall debar the candidate from further process.**

In the event of two or more candidates having obtained the same score, merit order is decided as per date of birth (the candidate senior in age is placed before/ above the candidate junior in age), as per the prevailing practice.

Non production of relevant documents shall make the candidate ineligible for further process of recruitment. Verification of documents with regard to eligibility criteria will be carried out by the participating banks. In case it is detected at any stage of the recruitment process that, the candidate does not satisfy the eligibility criteria his/her candidature/ chance in the process shall stand forfeited.

Issuance of offer of appointment including terms and conditions, formalities for verification, joining etc. is solely the decision of the Bank and shall be final and binding. Any queries in this regard shall be directed to the banks only.

This is an All-India cadre and provisionally allotted candidates (subject to fulfilling all required criteria) may be posted anywhere in India/ outside India as per discretion of the bank.

#### **INSTRUCTIONS FOR CANDIDATES AT THE EXAM VENUE:**

##### **Call Letter for Online Examination:**

- Candidates need to bring the call letter and other requisite documents as per information provided in the "Information Handout" and call letter
- Candidates need to bring one additional photograph (same as pasted by the candidate on call letter) along with the call letter and other requisite documents as per information provided in the "Information Handout" and call letter.

- Candidates reporting without photograph pasted on the call letter or without one additional photograph (same as pasted on call letter) will not be allowed to appear for the exam.
- It is advisable that candidate retains about 8 copies of the same photograph which is uploaded at the time of Application as these would be needed for further stages of this selection process.
- Rough sheets kept at each candidate desk will be used by the candidates. After the end of examination, candidates need to submit the rough sheets before leaving, as instructed at the venue.
- On completion of a shift, the candidates are advised to move out in an orderly manner without crowding as instructed by the venue staff. (Some more instructions related to exam may be added or modified depending on the situation during the scheduled date of exam)

### **CREDIT HISTORY:**

- The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum **CIBIL score of 650 or above** at the time of joining of the Central Bank of India.
- The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining of the Central Bank of India. The minimum credit score will be as per the policy of the Central Bank of India, amended from time to time.
- **Note:** Candidates with no bank account shall not be required to produce the CIBIL status. CIBIL Score requirement is not a pre-condition to apply.

### **HOW TO APPLY**

#### **APPLICATION FEES & INTIMATION CHARGES**

Application Fees/Intimation Charges (Payable from 30.01.2025-20.02.2025 (Only online payment), both dates inclusive shall be as follows:

- Rs 150/- (exclusive of GST) for Women/SC/ST/PWBD candidates
- Rs 750/- (exclusive of GST) for all others

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

Pre-Requisites for Applying Online: Refer Annexure II

#### **Procedure for applying online**

1. Candidates are first required to go to the authorised Central Bank of India website <https://centralbankofindia.co.in/en> and click on the Recruitment Tab to open the Page <https://centralbankofindia.co.in/en/recruitments>. In the Recruitment page, then click on the option “CLICK HERE TO APPLY ONLINE FOR CREDIT OFFICERS-PGDBF CENTRAL BANK OF INDIA” to open the Online Application Form having link as <https://ibpsonline.ibps.in/cbicojan25>
2. Candidates will have click on “CLICK HERE FOR NEW REGISTRATION” to register their application by entering their basic information in the online application form. After that 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. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed.
3. Candidates are required to upload their –
  - Photograph
  - Signature
  - Left thumb impression
  - A handwritten declaration
  - Certificate as mentioned in Clause (ix) of Examination Centres (if applicable)

- Candidates will also be required to capture and upload their live photograph through webcam or mobile phone during the registration process as per the specifications given in the Guidelines for Scanning and Upload of documents (Annexure II).
  - **Please note that until photographs and signature are as per the specifications provided, the system will not allow the candidate to move forward to the next stage of application.**
4. 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. 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 clicking on COMPLETE REGISTRATION Button. Visually Impaired candidates are responsible for carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.

**Mode of Payment** Candidates can make the payment of requisite fees/ intimation charges through the ONLINE mode only. Candidates must keep the necessary details/ documents ready to make Online Payment of the requisite application fee/ intimation charges.

#### Payment of fees/ intimation charges via ONLINE MODE

- (i) Candidates should carefully fill in the details in the Online Application at the appropriate places very carefully and click on the “COMPLETE REGISTRATION” button at the end of the Online Application format. Before pressing the “COMPLETE REGISTRATION” button, candidates are advised to verify every field filled in the application form. The name of the candidate or his /her father/husband etc. should be spelt correctly in the application form as it appears in the certificates/mark sheets. Any change/alteration found may disqualify the candidature.
- (ii) In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered. When the data is 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. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed. Once the application is filled in completely, candidate should submit the data.
- (iii) The online application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- (iv) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets/ UPI by providing information as asked on the screen.
- (v) After Final Submit, an additional page of the application form is displayed wherein candidates may follow the instructions and fill in the requisite details.
- (vi) 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.
- (vii) On successful completion of the transaction, an e-receipt will be generated.
- vi) Candidates are required to take a printout of the e-receipt and online application form containing fee payment details. Please note that if the same cannot be generated then online transaction may not have been successful.

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 in order to avoid double charge.

For Credit Card users: All prices charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.

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, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to the Bank.

**Please note that all the particulars mentioned in the online application form including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination, registration of preferences for Participating Banks 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 online application form or omission to provide the required details in the application form.**

An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.

**An online application which is incomplete in any respect such as without proper passport size photograph, signature, left thumb impression, the handwritten declaration and certificate as mentioned in Clause (ix) of Examination Centres (if applicable) uploaded in the online application form/ unsuccessful fee /intimation charges payment will not be considered as valid.**

**Candidates are advised in their own interest to apply online 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 authorised IBPS website [www.ibps.in](http://www.ibps.in) on account of heavy load on internet/website jam.**

**Bank does not assume any responsibility for the candidates not being able to submit their online application form within the last date on account of the aforesaid reasons or for any other reason beyond the control of Bank.**

**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 online application form 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.

### **GENERAL INSTRUCTIONS**

1. Candidates will have to invariably produce the requisite documents such as valid call letter, a photocopy and original of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of online examinations and interview respectively. No document shall be directly sent to the Bank by the candidates before or after online examinations and interview.
2. Candidates who do not bring the authenticated/ stamped call letter of online examination and authenticated/ stamped photocopy of ID proof at the time of online main examination will not be allowed to appear for the examination.
3. Candidates need to bring one additional photograph (same as pasted on call letter) along with the call letter and other requisite documents as per information provided in the information handout and call letter. Candidates reporting without photograph pasted on call letter or without one additional photograph (same as pasted on call letter) will not be allowed to appear for the examination.

4. Before applying for the post, the candidate should ensure that he/she fulfils the eligibility criteria and other norms mentioned in this notification. Candidates are therefore advised to carefully read this notification and follow all the instructions given for submitting online application form.
5. Those candidates who have been debarred from appearing in the bank examinations for a specified period in terms of the communication made to that effect by the Bank may act accordingly.
6. A Candidate's admission to the Online examinations/ shortlisting for interview/ and subsequent processes is strictly provisional. The mere fact that the call letter(s)/ provisional allotment has been issued to the candidate does not imply that his/ her candidature has been finally cleared by the Bank. Bank would be free to reject any application, at any stage of the selection process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s). If candidature of any candidate is rejected for any reason according to the terms and conditions of this notification, no further representation in this regard will be entertained. Such decisions shall be final and binding on the candidate. If any of these shortcomings is/are detected after appointment in a Participating Bank, his/her services are liable to be summarily terminated.
7. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced for the purpose of the conduct of Examination, interview, verification etc. and any other matter relating to recruitment process will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this regard. Bank take no responsibility to receive/ collect any certificate/remittance/ document sent separately.
8. 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 selection process, candidature for examination of both the candidate and the scribe will be cancelled.
9. A scribe can act as scribe only for one candidate for recruitment process. If violation of the above is detected at any stage of the selection process, candidature of the candidates for recruitment will be cancelled and the scribe shall be debarred from future Bank examinations.
10. Not more than one application should be submitted by any candidate. In case of multiple applications, only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.
11. **Multiple attendance/ appearances in the online examination and/ or interview will be summarily rejected/ candidature cancelled.**
12. Online applications once registered will not be allowed to be withdrawn and/or the application fee/ intimation charges once paid will not be refunded nor be held in reserve for any other examination.
13. Any resulting dispute arising out of this notification including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
14. Any canvassing or creating influence for undue advantage shall lead to disqualification from the selection process.
15. Any request for change of date, time and venue for online examination (Preliminary and Main) and interview will not be entertained.
16. Any request for change of address, details mentioned in the online application form will not be entertained.
17. In case any dispute arises on account of interpretation of clauses in any version of this notification other than English, the English version available on authorised Central Bank of India website shall prevail.
18. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the Bank in future should be identical and there should be no variation of any kind. **Signature in CAPITAL LETTERS will not be accepted. Signature uploaded should be of appropriate size and clearly visible.**
19. A recent, recognizable photograph (4.5cm × 3.5cm) should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the selection process. Candidates are also advised not to change their appearance till the selection process is completed. Failure to produce the same photograph at various stages of the selection process

or doubt about identity at any stage could lead to disqualification. Photo uploaded should be of appropriate size and clearly visible. Candidates will also be required to capture and upload their live photograph through webcam or mobile phone during registration process.

20. The photograph/ signature/ left thumb impression/ handwritten declaration/certificate as mentioned in Clause (ix) of Examination Centres which is scanned and uploaded in the online application form should not be smudged or blurred. In case the face in the photograph or signature or left thumb impression or handwritten declaration or certificate as mentioned in Clause (ix) of Examination Centres is unclear/ smudged, the candidate's application form shall be rejected.
21. The handwritten declaration has to be in the candidate's handwriting and in English only and should NOT BE IN CAPITAL LETTERS. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get the text of declaration typed and put their left-hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications.)
22. The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of the Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
23. Candidates will have to appear for the interview at their own expense. However, eligible outstation SC/ST/Persons with Benchmark Disabilities category candidates called for interview will be paid II class to & fro railway/ bus fare or actual expenses incurred, whichever is less, by shortest route on production of proof of travel (rail/ bus ticket etc.). The above concession will not be admissible to SC/ST/Persons with Benchmark Disabilities category candidates who are already in service in Central / State Government, Corporations, Public Undertakings / Local Government, Institutions and Panchayats etc. Bank shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with / to anyone.
24. Appointment of provisionally allotted candidates is subject to his/her being declared medically fit, as per any other requirements of the concerned Bank and subject to service and conduct rules of the Bank. Decision of Banks to which candidates are provisionally allotted will be final and binding on candidates. Any queries in this regard are to be made directly to the Bank only.
25. Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and Provisional Allotment etc.
26. Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered in the online application form for APPLICATIONS FOR CREDIT OFFICER-PGDBF-CENTRAL BANK OF INDIA.
27. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise. Candidates are advised to keep a close watch on the authorised Central Bank of India's website for latest updates.
28. If at a later stage of selection process or appointment, the handwriting on the handwritten declaration of the candidate is found to be dissimilar / different, as per expert analysis, the candidature of the candidate will be cancelled.
29. Bank reserves the right to share the list of debarred candidates/ scribes to other recruiting agencies for their information.

### **ITEMS NOT ALLOWED INSIDE THE EXAMINATION CENTRE**

Following items are NOT allowed inside the examination centre:

- (i) Any stationery item like textual material (printed or written), bits of papers, Geometry/Pencil Box, Plastic Pouch, Calculator, Scale, Writing Pad, Pen Drives, Log Table, Electronic Pen/Scanner etc.
- (ii) Any communication device like Mobile Phone, Bluetooth, Earphones, Microphone, Pager, Health Band etc.

- (iii) Other items like Goggles, Handbags, Hair-pin, Hair-band, Belt, Cap, etc.
- (iv) All ornament like Ring, Earrings, Nose-pin, Chain/Necklace, Pendants, Badge, brooch etc. should be thoroughly checked.
- (v) Any watch/Wrist Watch, Camera, devices with screen freeze or storage facilities etc.
- (vi) Any metallic item
- (vii) Any eatable item opened or packed, water bottle etc.
- (viii) Any other item which could be used for unfair means for hiding communication devices like camera, blue tooth devices etc.

**Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations and police complaints. Candidates are advised in their own interest not to bring any of the banned items to the venue of the examination, as arrangement for their safekeeping cannot be assured. Bank or any agency engaged with conduct of the online examination shall not take any responsibility for loss of any of the items. Responsibility of safekeeping of the same shall rest with the candidates at cost or no cost.**

### **ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS**

1. At the time of Online examination, Interview or in a subsequent selection procedure, if a candidate is (or has been ) engaged in :-
  - (i) using unfair means or
  - (ii) impersonating or procuring impersonation by any person or
  - (iii) misbehaving in the examination hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
  - (iv) resorting to any irregular or improper means in connection with his/ her candidature or
  - (v) obtaining support for his/ her candidature by unfair means, or
  - (vi) Carrying mobile phones or similar electronic devices of communication in the examination hall or devices with screen freeze or storage facility etc.
  - (vii) Obstructing the conduct of examination/instigating other candidates not to take the examination,
  - (viii) Taking snapshots, making videos of examination/Question paper related material, etc.,
  - (ix) furnishing any particulars that are false, tampered with or fabricated and suppress any material information while submitting online application form, shall be liable:
    - a. to be subjected to criminal prosecution.
    - b. to be disqualified from the examination for which he/ she is a candidate
    - c. to be debarred either permanently or for a specified period from any examination conducted by Bank.
    - d. for termination of service, if he/ she has already joined the Participating Bank.
2. Candidates using the services of Scribe and their scribes shall be guided by **Guidelines for Persons with Benchmark Disabilities/Specified Disabilities using a Scribe**
3. Bank reserves the right to share the list of debarred candidates/scribes to other Recruiting agencies for their information.
4. **Important: Bank would be analysing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Bank reserves right to cancel the candidature of the concerned candidates without any notice.**

## **THE PUBLIC EXAMINATIONS (PREVENTION OF UNFAIR MEANS) ACT, 2024' AND RULES FRAME THEREIN**

THE PUBLIC EXAMINATIONS (PREVENTION OF UNFAIR MEANS) ACT, 2024 is aimed at effectively and legally deterring persons, organized groups or institutions that indulge in various unfair means and adversely impact the public examination systems for monetary or wrongful gains. The provisions as per the Act will be applicable to persons involved in use of unfair means.

All offences under the Act shall be cognizable, non-bailable and non-compoundable. Candidate as defined in the Act shall continue to be covered under the extant administrative provisions of the concerned public examination authority.

### **Unfair Means:**

The unfair means relating to the conduct of a public examination shall include any act or omission done or caused to be done by any person or group of persons or institutions, and include but not be restricted to, any of the following acts for monetary or wrongful gain —

- (i) Leakage of question paper or answer key or part thereof;
- (ii) participating in collusion with others to effect leakage of question paper or answer key;
- (iii) accessing or taking possession of question paper or an Optical Mark Recognition response sheet without authority;
- (iv) providing solution to one or more questions by any unauthorized person during a public examination;
- (v) directly or indirectly assisting the candidate in any manner unauthorised in the public examination; tampering with answer sheets including Optical Mark Recognition response sheets;
- (vi) altering the assessment except to correct a bona fide error without any authority;
- (vii) wilful violation of norms or standards set up by the Central Government for conduct of a public examination on its own or through its agency;
- (viii) tampering with any document necessary for short-listing of candidates or finalising the merit or rank of a candidate in a public examination;
- (ix) deliberate violation of security measures to facilitate unfair means in conduct of a public examination;
- (x) tampering with the computer network or a computer resource or a computer system;
- (xi) manipulation in seating arrangements, allocation of dates and shifts for the candidates to facilitate adopting unfair means in examinations;
- (xii) threatening the life, liberty or wrongfully restraining persons associated with the public examination authority or the service provider or any authorised agency of the Government; or obstructing the conduct of a public examination;
- (xiii) creation of fake website to cheat or for monetary gain; and
- (xiv) conduct of fake examination, issuance of fake admit cards or offer letters to cheat or for monetary gain.

Insofar as unfair means by PwBD candidates/Scribes are concerned, Clause **Guidelines for Persons with Benchmark Disabilities/Specified Disabilities using a Scribe** of this notification may be referred.

### **CALL LETTERS:**

The Centre, venue address, date and time for Online Preliminary examinations and interview shall be intimated in the respective Call Letter. An eligible candidate should download his/her call letter from the authorised Bank 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.

The candidates who have opted for the services of a scribe in the online application form will be required to fill in the details of the scribe at the time of downloading examination call letter. The scribe declaration form containing the filled in details has to be downloaded (separately) along with the call letter. The candidate will



be required to bring the call letter as well as the filled in scribe declaration form at the time of examination along with other requisite documents.

Intimations will be sent by email and/ SMS to the email ID and mobile number registered in the online application form for RECRUITMENT OF CREDIT OFFICERS- Post – Graduate Diploma in Banking & Finance (PGDBF). Central Bank of India. Banks will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via SMS to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the control of Banks. Candidates are hence advised to regularly visit the authorised Bank website [www.ibps.in](http://www.ibps.in) 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.

### **ANNOUNCEMENTS:**

All further announcements/ details pertaining to this process will only be published/ provided on the Central Bank of India authorised website (<https://centralbankofindia.co.in/en>) from time to time.

### **DISCLAIMER:**

Instances for 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 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. Clarifications / decisions given / to be given by the by the Bank for Recruitment of Credit Officer –Post-Graduate Diploma in Banking & Finance (PGDBF) Central Bank of India shall be final and binding. Please note that, merely applying for, qualifying in the exam, and getting a provisional allotment doesn't imply that candidates will necessarily be eligible for employment in the Bank. In its sole discretion, the Bank may reject the candidature of any provisionally selected candidates.

Candidates are advised to regularly visit the Bank's website for updates/ notices/ instructions. All announcements/addendum/ corrigendum/ details pertaining to this process will be only published / provided on authorized Bank's website [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in) from time to time under Career section. All notification/ communication placed on Banks's website shall be treated as intimation to all candidates who have applied for the process.

Candidates are advised once again to check if they are fulfilling eligibility criteria as per notification in all respects. Bank reserves the right to disqualify any candidate who does not fulfil the eligibility criteria at any point of time.

The Bank reserves the right to reject any application/ candidature at any stage or cancel the conduct of examination or to cancel the engagement process entirely at any stage without assigning any reason.

**Mumbai**  
**Date: 30.01.2025**

**-----SD-----**  
**General Manager-HCM**



## ANNEXURE-I

### EXAMINATION CENTRES- Online Examination (Tentative List)

The examination may be held at the following centres and the address of the venue will be advised in the call letters. Bank, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc. Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for.

State /UT / NCR	Examination Centre
Andhra Pradesh	Vijaywada/Guntur, Vishakhapatnam
Bihar	Bhagalpur, Darbhanga, Muzaffarpur, Patna,
Chandigarh	Mohali
Chhattisgarh	Raipur, Bilaspur
Delhi & NCR	Delhi/New Delhi/Delhi NCR, Ghaziabad, Faridabad
Goa	Panaji
Gujarat	Ahmedabad, /Gandhinagar Vadodara, Rajkot, Surat, Jamnagar Bhavnagar
Haryana	Ambala, Gurugram, Kurukshetra
Himachal Pradesh	Bilaspur, Shimla
Jammu & Kashmir	Srinagar, Jammu
Jharkhand	Dhanbad, Jamshedpur, Ranchi, Hazaribagh,
Karnataka	Bengaluru, Dharwad, Hubballi (Hubli), Mangaluru (Mangalore)
Kerala	Kozhikode, Thiruvananthapuram, Ernakulam
Madhya Pradesh	Bhopal, Indore, Gwalior, Jabalpur
Maharashtra	Chhatrapati Sambhaji Nagar (Aurangabad), Mumbai/ Thane/ Navi Mumbai/ MMR, Nagpur, Pune
Odisha	Bhubaneswar, Sambalpur
Punjab	Amritsar, Jalandhar, Ludhiana, Patiala, Moga, Bhatinda
Rajasthan	Jaipur, Jodhpur, Udaipur, Kota
Tamil Nadu	Chennai, Madurai, Tiruchirappalli, Coimbatore, Vellore,
Telangana	Hyderabad, Warangal
Uttar Pradesh	Ghaziabad, Noida/ Greater Noida, Kanpur, Lucknow, Meerut, Prayagraj (Allahabad), Varanasi
Uttarakhand	Dehradun
West Bengal	Durgapur, Kolkata/Greater Kolkata, Kalyani, Siliguri
Northeast (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram , Nagaland, Sikkim, Tripura)	Silchar, Guwahati, Dibrugarh

## **Annexure II: Guidelines for Scanning and Upload of Documents**

Before applying online, a candidate will be required to have a scanned (digital) image of

- his/her photograph
- signature
- left thumb impression
- handwritten declaration and
- Certificate as mentioned in Clause (ix) of Examination Centres, - if applicable, as per the specifications given below.

Please note that until photographs and signature are as per the specifications provided, the system will not allow the candidate to move forward to the next stage of application.

### **Photograph Image: (4.5cm × 3.5cm)**

- 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.
- Photo uploaded should be of appropriate size and clearly visible.

### **Photograph Capture**

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting “Capture Photo” option, candidates’ webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting “Click here to Scan” option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do’s and Don’ts of Photo Capture

#### **Do’s:**

Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.

- Look straight at the webcam/ camera.
- Photograph should be of passport size.

## **Don'ts**

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- Photo not taken in dark/ improper background.

## **Signature:**

- The applicant has to sign on white paper with Black Ink pen.
- 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 (NOT IN CAPITAL LETTERS) uploaded should be of appropriate size and clearly visible.

## **Left thumb impression:**

The applicant has to put his left thumb impression on a white paper with black or blue ink.

- **File type:** jpg / jpeg
- **Dimensions:** 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm \* 3 cm (Width \* Height)
- **File Size:** 20 KB – 50 KB
- **Note:** If a candidate does not have left thumb, he/ she may use his/ her right thumb. If both thumbs are missing, the impression of one of the fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/ right hand or toe.

## **Hand-written declaration Image:**

The applicant has to write the declaration in English clearly on a white paper with black ink.

- **File type:** jpg / jpeg
- **Dimensions:** 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm \* 5 cm (Width \* Height)
- **File Size:** 50 KB – 100 KB
- **Note:** The handwritten declaration has to be in the candidate's hand writing and in English only. The text should NOT BE IN CAPITAL LETTERS. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get that text of declaration typed and put their left-hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications).
- The text for handwritten declaration is as follows:  
“I, \_\_\_\_\_ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”

## **Certificate as mentioned in Clause (ix) of Examination Centres for eligible candidates:**

- Document must be in PDF format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB.

- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

The signature left thumb impression, and the handwritten declaration should be of the applicant and not by any other person.

If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.

Signature / Handwritten declaration in CAPITAL LETTERS shall NOT be accepted.

**Ensure that the photo, signature, left thumb impression, handwritten declaration and certificate as mentioned in Clause (ix) of Examination Centres - if applicable, are uploaded at the specified spaces only in the online application form.**

**Ensure that all these scanned documents adhere to the required specifications.**

#### **Scanning the documents:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour o File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / handwritten declaration, 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 documents in .jpeg format by using MS Paint or MsOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

#### **Procedure for uploading the documents**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and handwritten declaration and certificate mentioned in Clause (ix) of Examination Centres – if applicable,
- Click on the respective link "Upload Photograph / signature / Upload left thumb impression / handwritten declaration/certificate as mentioned in Clause (ix) of Examination Centres – if applicable,
- Browse and select the location where the Scanned Photograph / signature / left thumb impression / handwritten declaration/certificate as mentioned in Clause (ix) of Examination Centres – if applicable, file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload'
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression, handwritten declaration and certificate as mentioned in Clause (ix) of Examination Centres – if applicable, as specified.

Note: -

- In case the face in the photograph or signature or left thumb impression or the handwritten declaration/certificate as mentioned in Clause (ix) of Examination Centres – if applicable, is unclear / smudged the candidate's application may be rejected.
- After uploading the Photograph / signature / left thumb impression / handwritten declaration/certificate as mentioned in Clause (ix) of Examination Centres – if applicable, in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration or certificate as mentioned in Clause (ix) of Examination Centres – if applicable, is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration or certificate as mentioned in Clause (ix) of Examination Centres – if applicable,, prior to submitting the form.
- Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- Candidates should ensure that the signature uploaded is clearly visible and not smudged/ blurred.
- After registering online candidates are advised to take a printout of their system generated online application forms.
- The signature left thumb impression, and the handwritten declaration should be of the applicant and not of any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature/ Handwritten declaration in CAPITAL LETTERS shall NOT be accepted.
- Ensure that the photograph, signature, left thumb impression, handwritten declaration and certificate as mentioned in Clause (ix) of Examination Centres are uploaded at the specified spaces only in the online application form.

**FORM- SC/ST**  
**FORM OF CERTIFICATE TO BE PRODUCED BY A**  
**CANDIDATE BELONGING TO SCHEDULED CASTE OR SCHEDULED TRIBE**  
**IN SUPPORT OF HIS / HER CLAIM.**

1. This is to certify that Sri / Smt / Kum\* \_\_\_\_\_ son /daughter\* of \_\_\_\_\_ of village / town\* \_\_\_\_\_ in District / Division\* \_\_\_\_\_ of the State / Union Territory\* \_\_\_\_\_ belongs to the \_\_\_\_\_ Caste/Tribe\* which is recognized as a Scheduled Caste/ Scheduled Tribe\* under:

- \* The Constitution (Scheduled Castes) Order, 1950;
- \* The Constitution (Scheduled Tribes) Order, 1950;
- \* The Constitution (Scheduled Castes) (Union Territories) Orders, 1951;
- \* The Constitution (Scheduled Tribes) (Union Territories) Order, 1951;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.]:

- \* The Constitution (Jammu and Kashmir) Scheduled Castes Order, 1956;
- \* The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962;
- \* The Constitution (Pondicherry) Scheduled Castes Order 1964;
- \* The Constitution (Uttar Pradesh) Scheduled Tribes Order, 1967;
- \* The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968;
- \* The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968;
- \* The Constitution (Nagaland) Scheduled Tribes Order, 1970;
- \* The Constitution (Sikkim) Scheduled Castes Order, 1978;
- \* The Constitution (Sikkim) Scheduled Tribes Order, 1978;
- \* The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989;
- \* The Constitution (Scheduled Castes) Orders (Amendment) Act, 1990;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1991;
- \* The Constitution (ST) Orders (Second Amendment) Act, 1991;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1996;
- \* The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
- \*The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
- \*The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
- \*The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

# 2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes\* Certificate issued to Shri / Smt / Kumari\* \_\_\_\_\_ Father /Mother\* of Sri / Smt / Kumari\* \_\_\_\_\_ of \_\_\_\_\_ village / town \_\_\_\_\_ in District/Division\* \_\_\_\_\_ of the State/Union



Territory\* \_\_\_\_\_ who belong to the \_\_\_\_\_ Caste / Tribe\* which is recognized as a Scheduled Caste/Scheduled Tribe\* in the State/Union Territory\* issued by the \_\_\_\_\_ [Name of the authority] vide their order No. \_\_\_\_\_ dated \_\_\_\_\_.

3. Shri/Smt/Kumari\* \_\_\_\_\_ and/or\* his/her\* family ordinarily reside(s) in village/town\* \_\_\_\_\_ of \_\_\_\_\_ District / Division\* of the State / Union Territory\* of \_\_\_\_\_

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Place:

[With seal of Office]

Date:

State/Union Territory

Note: The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

-----  
\* Please delete the words which are not applicable.

# Delete the paragraph which is not applicable.

**List of authorities empowered to issue Caste / Tribe Certificates:**

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.
2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.
3. Revenue Officer not below the rank of Tehsildar.
4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

**Note: The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time.**

**FORM- OBC**  
**OBC Certificate Format**  
**FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES APPLYING FOR**  
**APPOINTMENT TO POSTS, UNDER THE GOVERNMENT OF INDIA**

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This is to certify that Sri / Smt. / Kum\* \_\_\_\_\_ Son / Daughter\* of Shri / Smt.\*  
\_\_\_\_\_ of village/Town\* \_\_\_\_\_ District/Division\*  
\_\_\_\_\_ in the \_\_\_\_\_ State belongs to the  
\_\_\_\_\_ community which is recognized as a backward class under:

- (i) Resolution No.12011/68/93-BCC(C) dated 10/09/93 published in the Gazette of India Extraordinary Part I Section I No.186 dated 13/09/93.
- (ii) Resolution No.12011/9/94-BCC dated 19/10/94 published in the Gazette of India Extraordinary Part I Section I No.163 dated 20/10/94.
- (iii) Resolution No.12011/7/95-BCC dated 24/05/95 published in the Gazette of India Extraordinary Part I Section I No.88 dated 25/05/95.
- (iv) Resolution No.12011/96/94-BCC dated 09/03/96.
- (v) Resolution No.12011/44/96-BCC dated 06/12/96 published in the Gazette of India Extraordinary Part I Section I No.210 dated 11/12/96.
- (vi) Resolution No.12011/13/97-BCC dated 03/12/97.
- (vii) Resolution No.12011/99/94-BCC dated 11/12/97.
- (viii) Resolution No.12011/68/98-BCC dated 27/10/99.
- (ix) Resolution No.12011/88/98-BCC dated 06/12/99 published in the Gazette of India Extraordinary Part I Section I No.270 dated 06/12/99.
- (x) Resolution No.12011/36/99-BCC dated 04/04/2000 published in the Gazette of India Extraordinary Part I Section I No.71 dated 04/04/2000.
- (xi) Resolution No.12011/44/99-BCC dated 21/09/2000 published in the Gazette of India Extraordinary Part I Section I No.210 dated 21/09/2000.
- (xii) Resolution No.12015/9/2000-BCC dated 06/09/2001.
- (xiii) Resolution No.12011/1/2001-BCC dated 19/06/2003.
- (xiv) Resolution No.12011/4/2002-BCC dated 13/01/2004.
- (xv) Resolution No.12011/9/2004-BCC dated 16/01/2006 published in the Gazette of India Extraordinary Part I Section I No.210 dated 16/01/2006.
- (xvi) Resolution No.12011/9/2004-BCC dated 12/03/2007 published in the Gazette of India Extraordinary Part I Section I No.67 dated 12/03/2007.
- (xvii) Resolution No.12015/2/2007-BCC dated 18/08/2010.
- (xviii) Resolution No.12015/13/2007-BCC dated 08/12/2011.

Shri/Smt./Kum. \_\_\_\_\_ and/or his/her family ordinarily reside(s) in the \_\_\_\_\_ District/Division of \_\_\_\_\_ State. This is also to certify that he/she does not belong to the persons/ sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India, Department of Personnel & Training O.M. No.36012/22/93- Estt.[SCT], dated 08/09/93 which is modified vide O.M. No.36033/3/2004 Estt.(Res.) dated 09/03/2004, further modified vide O.M. No.36033/3/2004-Estt.(Res.) dated 14/10/2008 or the latest notification of the Government of India.

Dated:  
District Magistrate  
/ Deputy Commissioner  
/ Competent Authority  
Seal

\*Please delete the word(s) which are not applicable.

NOTE:

- (a) The term 'Ordinarily resides' used here will have the same meaning as in Section 20 of the Representation of the People Act, 1950.
- (b) The authorities competent to issue Caste Certificates are indicated below:

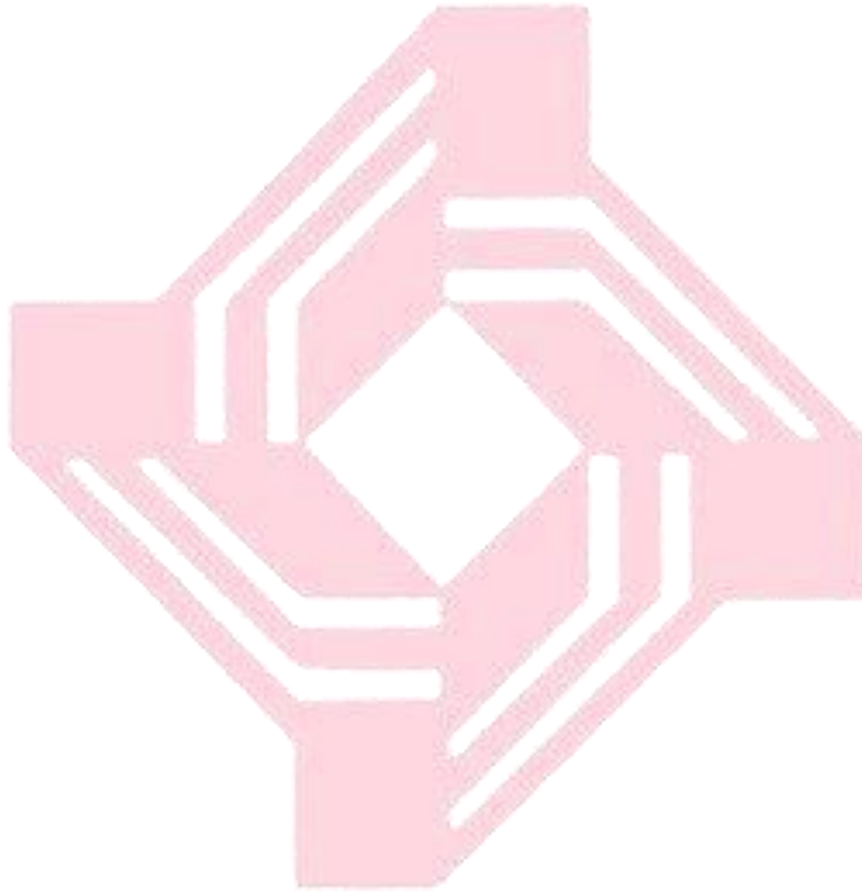
(i) District Magistrate / Additional Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / 1st Class Stipendiary Magistrate / Sub-Divisional Magistrate / Taluka Magistrate / Executive Magistrate / Extra Assistant Commissioner (not below the rank of 1st Class Stipendiary Magistrate).

(ii) Chief Presidency Magistrate / Additional Chief Presidency Magistrate / Presidency Magistrate.

(iii) Revenue Officer not below the rank of Tehsildar and

(iv) Sub-Divisional Officer of the area where the candidate and/or his family resides.

(i) Note: The prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines



FORM-EWS

Government of .....

(Name & Address of the authority issuing the certificate

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

(Prescribed proforma subject to amendment from time to time)

Certificate No. ....

Date : .....

VALID FOR THE YEAR .....

This is to certify that Shri/Smt./Kumari ..... son/daughter/wife of ..... permanent resident of ..... Village/Street ..... Post Office..... District..... in the State/Union Territory ..... Pin Code ..... whose photograph is attested below belongs to Economically Weaker Sections, since the gross annual income\* of his/her family\*\* is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year His/her family does not own or possess any of the following assets\*\*\* :

- (i) 5 acres of agricultural land and above;
- (ii) Residential flat of 1000 sq. ft. and above;
- (iii) Residential plot of 100 sq. yards and above in notified municipalities;
- (iv) Residential plot of 200 sq. yards and above in. areas other than the notified municipalities

2. Shri/Smt./Kumari ..... belongs to the ..... caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List)

Signature with seal of Office .....

Name .....

Designation .....

Recent Passport size attested photograph of the applicant

\*Note 1: Income covered all sources i.e. salary, agriculture, business, profession, etc.

\*\*Note 2: The term 'Family' for this purpose include the person, who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.

\*\*\*Note 3: The property held by a 'Family' in different locations or different places/cities have been clubbed while applying the land or property holding test to determine EWS status.

NOTE:-

**The Income and Asset Certificate issued 'by anyone of the following authorities in the prescribed format as given above shall only be accepted as proof of candidate's claim as 'belonging to EWS: -**

- (i) District Magistrate/Additional District Magistrate/ Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional 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 and
- (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

**FORM-I**  
**Certificate of Disability**

(In cases of amputation or complete permanent paralysis of limbs or dwarfism and in cases of blindness)  
(Prescribed proforma subject to amendment from time to time)  
(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent passport size attested photograph (showing face only) of the person with disability
--

Certificate No. :

Date :

This is to certify that I have carefully examined Shri/Smt./Kum. \_\_\_\_\_  
son/wife/daughter of Shri \_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_\_ Age  
\_\_\_\_\_ years, male/female \_\_\_\_\_ Registration No. \_\_\_\_\_ permanent resident  
of House No. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_ Post Office  
\_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose photograph is affixed above,

and am satisfied that :

(A) he/she is a case of :

- locomotor disability
- Dwarfism
- Blindness

(Please tick as applicable)

(B) The diagnosis in his/her case is \_\_\_\_\_

(A) He/She has \_\_\_\_\_% (in figure) \_\_\_\_\_ percent (in words) permanent locomotor disability/ dwarfism /blindness in relation to his/her \_\_\_\_\_ (part of body) as per guidelines (.....number and date of issue of the guidelines to be specified)

2. The applicant has submitted the following documents as proof of residence: -

Nature of Document	Date of Issue	Date of Authority

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb impression of the person in whose favour disability certificate is issued.
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**FORM - II**  
**Certificate of Disability**  
**(In case of multiple disabilities)**  
**(Prescribed proforma subject to amendment from time to time)**  
**(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)**

Recent PP Size  
 Attested  
 Photograph

**(Showing face  
 only) of the  
 person  
 with disability**

Certificate No. :

Date:

This is to certify that we have carefully examined

Shri/Smt./Kum. \_\_\_\_\_ son/wife/daughter of Shri \_\_\_\_\_  
 Date of Birth (DD / MM / YY) \_\_\_\_\_ Age \_\_\_\_\_ years, male/female \_\_\_\_\_ registration No.  
 \_\_\_\_\_ permanent resident of House No. \_\_\_\_\_ Ward/Village/Street  
 \_\_\_\_\_ Post Office \_\_\_\_\_ District \_\_\_\_\_ State

\_\_\_\_\_, whose photograph is affixed above, and am satisfied that:

**(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluated as per guidelines (.....number and date of issue of the guidelines to be specified) for the disabilities ticked below, and is shown against the relevant disability in the table below :**

Sr. No.	Disability	Affected part of body	Diagnosis	Permanent physical impairment/mental disability (in %)
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				
21				

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (.....number and date of issue of the guidelines to be specified), is as follows:-

In figures: - \_\_\_\_\_ percent

In words: - \_\_\_\_\_ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is:

(i) not necessary,

Or

(ii) is recommended / after \_\_\_\_\_ years \_\_\_\_\_ months, and therefore this certificate shall be valid till (DD / MM / YY) \_\_\_\_ \_\_\_\_ \_\_\_\_

@ - e.g. Left/Right/both arms/legs

# - e.g. Single eye

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence:-

Nature of Document	Date of Issue	Details of Authority issuing Certificate

5. Signature and Seal of the Medical Authority

Name and Seal of Member	Name and Seal of Member	Name and Seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued

**FORM - III Certificate of Disability**  
(In cases other than those mentioned in Form I and II)  
(Prescribed proforma subject to amendment from time to time)  
(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent Passport  
size Attested  
Photograph  
(Showing face  
only) of the  
persons with  
disability

Certificate No.:

Date:

This is to certify that I have carefully examined Shri/Smt./Kum \_\_\_\_\_  
\_\_\_\_\_ son/wife/daughter of Shri  
\_\_\_\_\_ Date of Birth (DD / MM / YY) \_\_\_\_\_  
Age \_\_\_\_\_ years, male/female \_\_\_\_\_ Registration No. \_\_\_\_\_ permanent resident of  
HouseNo. \_\_\_\_\_ Ward/Village/Street \_\_\_\_\_  
Post Office \_\_\_\_\_ District \_\_\_\_\_ State \_\_\_\_\_, whose  
photograph is affixed above, and am satisfied that he/she is a Case of \_\_\_\_\_ disability.  
His/her extent of percentage physical impairment/disability has been evaluated as per guidelines  
(.....number and date of issue of the guidelines to be specified) and is shown against the relevant  
disability in the table below:

Sr. No.	Disability	Affected part of body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Muscular Dystrophy			
3	Leprosy cured			
4	Cerebral Palsy			
5	Acid Attack Victim			
6	Low vision	#		
7	Deaf	€		
8	Hard of Hearing	€		
9	Speech and Language Disability			
10	Intellectual Disability			



11	Specific Learning Disability			
12	Autism Spectrum disorder			
13	Mental-illness			
14	Chronic Neurological Conditions			
15	Multiple sclerosis			
16	Parkinson's disease			
17	Haemophilia			
18	Thalassemia			
19	Sickle Cell disease			

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is:

(i) not necessary, Or

(ii) is recommended / after \_\_\_\_\_ years \_\_\_\_\_ months, and therefore this certificate shall be valid till (DD / MM / YY) \_\_\_\_\_

@ - e.g. Left/Right/both arms/legs

# - e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

5. The applicant has submitted the following documents as proof of residence:-

Nature of Document	Date of Issue	Details of Authority Issuing Certificate

(Authorised Signatory of notified Medical Authority)

(Name and Seal)

Countersigned

{ Countersignature and seal of the CMO/Medical Superintendent/Head of Government Hospital, in case the certificate is issued by a medical authority who is not a government servant (with seal)

Signature/Thumb impression of the person in whose favour disability certificate is issued.

**APPENDIX- I**

Certificate for person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing.

This is to certify that, we have examined Mr/Ms/Mrs ..... (Name of the candidate), S/o / D/o ....., a resident of ..... (Vill/PO/PS/District/State), aged ..... yrs., a person with ..... (nature of disability/condition), and to state that he/she has limitation which hampers his/her writing capability owing to his/her above condition, He / She requires support of scribe for writing the examination.

2. The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid (name to be specified) which is / are essential for the candidate to appear at the examination with the assistance of scribe.

3. This certificate is issued only for the purpose of appearing in written examinations conducted by recruitment agencies as well as academic institutions and is valid upto \_\_\_\_\_ (it is valid for maximum period of six months or less as may be certified by the medical authority).

Signature of Medical Authority

<b>(Signature &amp; Name)</b>	<b>(Signature &amp; Name)</b>	<b>(Signature &amp; Name)</b>	<b>(Signature &amp; Name)</b>	<b>(Signature &amp; Name)</b>
<b>Orthopaedic/PMR Specialist</b>	<b>Clinical Psychologist/ Rehabilitation Psychologist/Psychiatrist/ Special Educator</b>	<b>Neurologist (if Applicable)</b>	<b>Occupational Therapist (if available)</b>	<b>Other Expert as nominated by the Chairperson (if any)</b>
<b>(Signature &amp; Name)</b>				
Chief Medical Officer/Civil Surgeon/Chief District Medical Officer				
-----Chairperson				

Name of Government Hospital/Health Care Centre with seal

Place:

Date: