



Indian Overseas Bank  
Central Office  
763 , Anna Salai  
Chennai 600002

[www.iob.in](http://www.iob.in)

Good People to Grow with

Advt No. : HRDD/RECT/ 01/2011

Dated: 31.01.2011

## **RECRUITMENT OF 1000 PROBATIONARY OFFICERS**

Indian Overseas Bank, a leading Public Sector Bank with headquarters in Chennai having geographical presence all over India and abroad invites applications from Indian Citizens for the post of **Probationary Officer in Junior Management Grade Scale - I**.

Candidates are requested to apply only through online between **08.02.2011 and 01.03.2011** through our Bank's website [www.iob.in](http://www.iob.in). No other means/mode of application will be accepted.

**Before applying candidates are advised to ensure that they fulfill the stipulated eligibility criteria. They should note that Application Fee and /or Postage Amount once deposited will neither be refunded nor be adjusted against any other recruitment process. Candidates are advised to fill their particulars online themselves correctly.**

### **IMPORTANT DATES**

Opening date for online registration	08.02.2011
Closing date for online registration	01.03.2011
Payment of Application Fee/ Postage	08.02.2011 to 01.03.2011
Tentative Date of Written Examination	22.05.2011 (Sunday)

### **1. Details of Vacancies:**

POST CODE	NAME OF THE POST	SCALE	NUMBER OF VACANCIES
01	PROBATIONARY OFFICERS	JMGS - I	1000

### **2. Details of Reservation**

CATEGORY	SC	ST*	OBC	GEN	Total Number of Vacancies	Of which		
						PC**		
						VI	HI	OC
JMGS-I	146	96	263	495	1000	13	13	14

**SC – SCHEDULED CASTE, ST – SCHEDULED TRIBE, OBC – OTHER BACKWARD CLASSES, GEN – GENERAL, PC - PHYSICALLY CHALLENGED, VI –VISUALLY IMPAIRED ,HI- HEARING IMPAIRED OC – ORTHOPAEDICALLY CHALLENGED –JMGS –I JUNIOR MANAGEMENT GRADE SCALE- I**

\* Including backlog vacancies in ST category - 23

\*\* Including backlog vacancies in PC category - 10

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

### **3. Eligibility Criteria**

#### **NATIONALITY/CITIZENSHIP**

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

Bank but on final selection the offer of appointment may be given only after the Government of India has issued the necessary eligibility certificate.

**A. Educational Qualifications: (As on 01.01.2011):**

1. Graduation from a recognised university **with minimum 60% Marks.**(For Candidates belonging to SC/ST/PC category **minimum 55% Marks**)
2. Computer literacy shall be an essential qualification, which the candidate must either possess before or acquire within six months of joining the Bank.
3. Diploma in Banking & Finance (DBF) from Indian Institute of Banking and Finance (IIBF) is a desirable qualification besides the above entry level qualification.

Note:

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

**B. AGE: (As on 01.01.2011): Minimum: 21 Years and Maximum: 30 Years**

The candidates who have completed the age of 21 years as on 01.01.2011 and not completed 30 years as on 01.01.2011 are eligible to apply. Relaxation in maximum age for SC/ST/OBC/PC/Ex Servicemen will be as per Government's Guidelines.

**RELAXATION IN UPPER AGE LIMIT**

Sl	Category	Age Relaxation
1	Scheduled Caste/ Scheduled Tribe Candidates	5 years
2	Other Backward Classes Candidates	3 years
3	In the case of Ex- service commissioned Officers, including ECOs/ SSCOs, who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within the next one year from the last date for receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or on invalidment.	5 years
4	Persons domiciled in Kashmir Division of Jammu & Kashmir State during the period from 01.01.1980 to 31.12.1989	5 years
5	Physically Challenged Category candidates	10 years

Note:

1. An Ex- serviceman who has once joined a Government job on civil side after availing of the benefits given to him as an Ex-Serviceman for his re-employment, including a job in the Public Sector Undertaking ceases to enjoy Ex-serviceman status for further employment.

2. All persons eligible for age relaxation under S. No. 4 above must produce the domicile certificate at the time of interview, from the District Magistrate in the Kashmir Division within whose jurisdiction he/ she had ordinarily resided or any other authority designated in this regard by the Govt. of Jammu & Kashmir, to the effect that the candidate had ordinarily been domiciled in the Kashmir Division of the state of Jammu & Kashmir during 1<sup>st</sup> January 1980 to 31<sup>st</sup> December 1989.

3. Above relaxations are available only if the candidates fulfill the various conditions prescribed in the Govt. of India orders and instructions in this regard. To claim age relaxation, reserved category candidates should submit a copy of the Community Certificate at the time of interview.

**Definition : Physically Challenged Persons (PC) –**

**Definition of Categories of Disabilities:**

**An Orthopaedically Challenged (OC)** person is one suffering from Locomotor Disability or Cerebral Palsy. Persons who suffer from not less than 40% of relevant disability (as certified by a Medical Board appointed by the Center/ State Govt) would be eligible for reservation in services/ posts.

Locomotor Disability means disability of the bones, joints or muscles leading to substantial restriction of the movement of the limbs or any form of cerebral palsy.

Cerebral Palsy means a group of non progressive conditions of a person characterized by abnormal motor control posture resulting from brain insult or injuries occurring in the pre-natal, peri-natal, or infant period of development.

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

(b) **Visually Impaired (VI)**: The visually impaired persons are those suffering from blindness or low vision.

**Blindness – refers to a condition where a person suffers from any of the following conditions**

(i) total absence of sight, (ii) Visual acuity not exceeding 6/60 or 20/200 (Snellen) in the better eye with correcting lenses, (iii) Limitation of the field of vision subtending an angle of 20 degree or worse.

Person with low vision – means a person with impairment of visual functioning even after treatment or standard refractive correction, but who uses or is potentially capable of using vision for the planning or execution of a task with appropriate assistive device.

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

The candidate will have to arrange his/ her own scribe at

- (i) his/ her own cost.
- (ii) The academic qualification of the scribe should be one grade lower than the stipulated eligibility criteria.
- (iii) The scribe can be from any academic discipline. The scribe should possess lesser marks than the candidate and not more than 60 % marks in his own academic stream.
- (iv) Both the candidate as well as the scribe will have to give a suitable undertaking, confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe as mentioned above. Further, in case, it later transpires that he/ she did not fulfill any of the laid down eligibility criteria or suppresses material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the written examination.

Such candidates who use a scribe shall be eligible for extra time of 20 minutes for every hour of the examination.

#### 4. How to apply

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

- Candidates are required to have a valid e-mail ID. It should be kept active for the duration of this recruitment process. Under no circumstances, he/she should share/mention e-mail ID to / of any other person.
  - In case a candidate does not have a valid personal e-mail ID, he/she should create his/her e-mail ID before applying on-line.
1. Log on to our Bank's website [www.iob.in](http://www.iob.in) and click "Career" column (available at the top of the bank's website), then the Career page will open.
  2. Go through the detailed advertisement by clicking the **Advertisement (English) or Advertisement (Hindi)** available in the Career Page and ensure candidate's eligibility to apply for the said post.
  3. Take print out of Payment Receipt by clicking **Download Payment Receipt** available in the Career Page.
  4. Remit the application fee/postages as applicable to the candidate with the filled up Payment Receipt in any of Indian Overseas Bank branches by means of **cash only** and collect candidate's copy of Payment Receipt for the application fee paid. Please ensure that the following information has been correctly entered (1) Branch Name & Code Number (2) Transaction ID (3) Date of deposit and amount
  5. Again logon to our Bank's website [www.iob.in](http://www.iob.in) and open the Career Page. Click **apply online**. Then online application will open. Fill up all the details required in the application and click "Submit" button available at the bottom of the online application and online application will be registered. A Registration Number and Password will appear for your online registration immediately on the screen. This can be used only for taking printout of the online application registered by the **candidates for their records and candidates should not send the printout of the online application to the Bank.**
  6. **There is a provision to modify the submitted On Line Application.** Candidates are requested to make use of this facility to correct their details in the On Line Application, if any. This modification facility will be available upto 03.03.2011. After this date no modification will be permitted. Candidate should take utmost care while filling the On Line Application.

For the purpose of locating the Branch address for remitting fees, candidate may log on to our Bank website [www.iob.in](http://www.iob.in) wherein provision is available for locating address of the Branches.

**Candidates should submit the candidate's copy of Payment Receipt along with the call letter at the time of written examination failing which the candidate will not be admitted for the written examination.**

**The payment of fees should be made between 08.02.2011 and 01.03.2011 (inclusive of both dates) and the last date for applying online is 01.03.2011. Application for online registration will be available in our Bank's website between 08.02.2011 and 01.03.2011 only. Even if the last date for online application is revised the dates for payment of application fees/ postage will remain unchanged**

**Applications once made will not be allowed to be withdrawn and application fee/ postages once paid shall not be refunded or shall not be held in reserve for any other examination.**

#### **Application fee (including postage charge) non refundable**

- |                                      |                                 |
|--------------------------------------|---------------------------------|
| (a) For SC/ST/ Physically Challenged | - Rs 50/ (For Postage)          |
| (b) For all others (including OBC)   | - Rs.400/- (350+50 For Postage) |

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

#### 5. Emoluments for the post of Probationary Officers – JMG Scale - I :

Pay Scale - Rs.14500 – 600/7-18700-700/2-20100-800/7-25700 plus DA, HRA, CCA as per rules in force from time to time.
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## 6. Selection Process

### A. Written Examination

The Written Examination will comprise of Objective Test and Descriptive Test details of which is furnished hereunder:

#### a) Objective Test

Objective Test consisting of Test of Reasoning , Test of English Language, Test of Quantitative Aptitude, Test of General Awareness with special reference to Banking Industry, Test of Computer Knowledge (250 Questions carrying total weightage of 225 with total time duration of 150 minutes).

#### Details

S.NO	Name of Test	Number of Questions
1	Test of Reasoning	50
2	Test of English Language	50
3	Test of Quantitative Aptitude	50
4	Test of General Awareness with special reference to Banking Industry	50
5	Test of Computer Knowledge	50
	Total	250

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

#### b) Descriptive Test

Descriptive paper on English Composition will comprise 3 compulsory questions (Essay, précis writing, letter writing etc.). The Descriptive Test carries total marks of 50 and weightage for the same will be 25. Time duration -One hour.

#### Note:

The question paper for above test both Objective and Descriptive except the Test of English Language and Descriptive Paper will be printed bilingual i.e. English and Hindi.

Bank will decide the minimum cut-off marks for each test as well as Total Weightage Marks .Depending on the number of number of vacancies, such of those candidates who rank sufficiently high in the order of merit in the written test as per the cut off marks decided by the Bank will only be called for the interview.

#### c) Written Examination Centers

The written examination will be held at the following centres and the address of the venue will be advised in the call letters:

Centre Code	Name of Centre	Centre Code	Name of Centre
11	Ahmedabad	23	Kolkata
12	Bangalore	24	Lucknow
13	Bhopal	25	Ludhiana
14	Bhubaneswar	26	Madurai
15	Chandigarh	27	Meerut
16	Chennai	28	Mumbai
17	Coimbatore	29	Patna
18	Delhi	30	Puducherry
19	Ernakulam	31	Ranchi
20	Guwahati	32	Trichy
21	Hyderabad	33	Vijayawada
22	Jaipur		

**The Bank reserves the right to alter written examination date and / or alter /add written examination centre under unforeseen circumstances, if any.**

Mere eligibility/ pass in the Written Examination shall not vest any right in a candidate for being called for Personal Interview. Depending upon number of vacancies, only of those candidates who rank sufficiently high in the order of merit in the written examination as per the cut off marks decided by the Bank will only be called for the interview

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

Final selection will be made on the basis of aggregate marks obtained by the candidates in the written examination & Interview and will be strictly according to the merit ranking.

## 7. Pre-examination Training (For SC/ST/ Minority Community Candidates Only):

It is proposed to impart Pre-Examination Training to a limited number of candidates belonging to Scheduled Caste/Scheduled Tribes/Minority Communities at following centres at the discretion of the Bank:

Ahmedabad, Bangalore, Bhopal, Bhubaneswar, Chandigarh, Chennai, Coimbatore, Delhi, Ernakulum, Guwahati, Hyderabad, Jaipur, Kolkata, Lucknow, Ludhiana, Madurai, Meerut, Mumbai, Patna, Puducherry, Trichy, Ranchi, Vijayawada.

All eligible candidates who wish to avail of Pre-Examination Training should fill in the relevant column in the ONLINE APPLICATION. All expenses regarding travelling, boarding, lodging etc. will be borne by the candidate for attending the pre-examination training programme at the concerned Centres. The Bank however reserves the right to cancel the centres indicated for the training depending upon the response, administrative feasibility etc. The Bank also reserves the right to allot the candidates to any of the centres other than the one he/ she has opted for

#### **8 . Action against candidates found guilty of misconduct:**

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

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

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

#### **9. Important General Instructions: -**

- a. All the eligible candidates who have submitted their online applications properly in time will be administered a written examination , without verification of their age or qualification or category or any other eligibility Criteria with relevance to documents and will be purely on provisional basis, on the strength of the information provided by them in the online application. The candidates must therefore, ensure that they fulfill all the eligibility, has in his/her possession the requisite documents and certificates specified by the Bank, and that the particulars furnished in the on-line application are true and correct in all respects. Mere admission to the written examination and /or passing the Test and being invited by the Bank for the Personal Interview shall not imply that the Bank has been satisfied beyond doubt about the candidate's eligibility. Bank has the right to cancel candidature at any stage if found that any candidate is not fulfilling the eligibility criteria. If any candidate found ineligible even after appointment his/her services are liable to be terminated.
- b. Candidates are required to apply only 'ONLINE'. Any other form of application shall be rejected.
- c. The Bank is free to reject any application, at any stage of the recruitment process, if the candidate is found ineligible for the post. The decision of the Bank in any matter relating to recruitment at all the stages of the recruitment process will be final and binding upon the candidate. No correspondence or personal queries in this regard shall be entertained by the Bank.
- d. Only candidates willing to serve anywhere in India need apply
- e. Any dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Chennai.
- f. Canvassing in any form will be a disqualification.
- g. All candidates will have to produce, if called for interview, originals as well as attested photocopies of their educational and experience certificates as well as caste certificate, certificate of disability or any other certificate in support of their eligibility, failing which their candidature will be cancelled.
- h. In case of candidates belonging to OBC category, the certificate inter-alia must specify that the candidate does not belong to "CREAMY LAYER" section excluded from the benefits of reservations for OBCs in Civil Post and Services under Government of India. The OBC certificate containing "Non Creamy Layer Clause" should be based on income for the financial year 2009-10 and issued on or after 01.04.2010.
- i. Candidates serving in Government /Quasi Government Offices/Public Sector Undertakings including Nationalised Bank and Financial Institutions will be required to submit "No Objection Certificate" from the employer at the time of interview failing which the candidature may not be considered.
- j. The candidates will have to appear for written examination and interview at their own expense. However, eligible SC/ST/PC outstation candidates attending the interview will be reimbursed to and fro second-class ordinary train/bus fare by the shortest route on production of evidence of travel ( as per extant government guidelines )
- k. Any request for change of address for communication will not be entertained.
- l. Request for change of examination centre will not be entertained.
- m. In case of any dispute on account of interpretation in any version other than English, the English version shall prevail.
- n. Candidates belonging to reserved category, including Persons with Disabilities, for which no reservation has been announced, are free to apply for vacancies announced for General category, provided they fulfill the eligibility criteria.

- o. Candidates will appear for the written examination at the allotted centres at their own expenses and risk and the bank will not be responsible for any injury/loss etc. of any nature.
- p. Appointment of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such appointment will be also be subject to the Service and Conduct Rules of the Bank. Candidates selected for appointment will be required to execute a Financial Service Bond for rendering service for a minimum period of 3 years. The amount of the Financial Service Bond presently is Rs.1, 00,000/-.
- q. Use of Calculators, mobile phones, pagers or any other instruments during the written examination is strictly prohibited.

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

**(a) For SC/ST/OBC**

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

**(b) For Physically Challenged**

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

**11.Call Letters for the Written Examination:-**

The date of the Written Examination is 22.05.2011 (Sunday). The date of written examination along with the Centre/Venue and time of the written examination will be intimated in the Call Letter which will be sent to all eligible candidates before the date of the Written Examination. All eligible candidates will be issued call-letters at the correspondence address given by them in their online application, which will be sent by post.

**Candidates who do not receive call letter latest by 16.05.2011**

- a) May download the Duplicate Call Letter from our Bank's website [www.iob.on](http://www.iob.on) by entering his/her details between **17.05.2011 to 21.05.2011**.

**OR**

- b) Obtain Duplicate Call Letter between **18.05.2011 and 21.05.2011 between 11.00 a.m and 4.00 p.m (on Saturday between 11.00 a.m to 2.00 p.m)** by contacting in person at the address for the respective Centres given in the Annexure 'A' of Advertisement in our Bank's website [www.iob.in](http://www.iob.in) in along with copy of Application, Registration Number and original candidate's copy of payment receipt.

Candidates have to affix his/her photograph on the call letter .Candidate has to bring this call letter along with original candidate's copy of payment receipt while attending the written examination.

Note: Candidates have to submit original candidate's copy of payment receipt along with Examination Call Letter while attending the written examination without which they will not be allowed to take up the examination.

**Note: The Version of the detailed advertisement given in the Bank's website shall be treated as final and shall supercede any other versions for all purposes. Accordingly, the candidates are advised to visit Bank's website [www.iob.in](http://www.iob.in) for detailed advertisement.**

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

GENERAL MANAGER  
(HR)