



**Advertisement No. 04/ 2024-25**  
**Recruitment of Specialist Cadre Officers - 2024-25**

IDBI Bank Ltd. invites online applications from eligible candidates for various positions as per details at Sr. No 1, 2 & 3 below.

Candidates fulfilling required eligibility criteria may apply on-line through the link given on Bank's website [www.idbibank.in](http://www.idbibank.in).

Start Date of Online Registration & Payment of Application Fee/ Intimation Charges - Online :	July 01, 2024
Last Date of Online Registration & Payment of Application Fee/ Intimation Charges - Online :	July 15, 2024

**NOTE:**

- (a) Cut-off date for eligibility criteria i.e. age, qualification and experience for the advertised posts is **June 01, 2024**.
- (b) Candidates are strictly advised to **apply only for one of the notified position**, after ensuring their eligibility as per the criteria for the respective post. Please note that multiple applications by the same candidate (for one/all/any position) will be rejected out rightly without assigning any reason and fees/charges, if paid would be non-refundable.
- (c) Candidature of the candidates who were not selected /not joined/joined in similar selection process during last 2 years of Recruitment process shall not be considered.
- (d) Shortlisting of the application will be provisional and based on the information furnished /declared in the online application form. Candidature shall be subject to verification of all details / documents with the original, if candidates are called for selection process.
- (e) The process of Registration of application is complete only when fee is deposited/received with the Bank through On-line mode on or before the last date for fee payment.
- (f) Before applying, candidates should ensure that they fulfill the eligibility as on the cut-off date. Participation to selection process will be purely provisional. Final selection of the candidate will be subject to positive verification of information/documents mentioned/submitted by the candidate at the time of application or during selection process.
- (g) Training / Internship/ Apprenticeship/ Teaching/ Graduate Trainee/ Retainership experience shall not be considered in any of the advertised role.
- (h) Candidates are advised to check Bank's website [www.idbibank.in](http://www.idbibank.in) for all further announcements/information. Any revision/ corrigenda will be provided/ hosted on the Bank's website only and no separate communication will be sent to applicant separately.
- (i) Only Candidates willing to serve anywhere in India, should apply.

**1. Details of number of vacancies**

Sr. No	Post Code/Functional Area	Position			Total
		Deputy General Manager (DGM) - (Grade D)	Asst. General Manager (AGM) - (Grade C)	Manager - (Grade B)	
1	Finance & Accounts	1	2	4	7
2	Audit-Information System	0	3	0	3
3	Digital Banking & Emerging Payments (DB&EP)	0	1	1	2
4	Risk Management – Information Security Group (ISG)	1	5	3	9
5	Security	0	0	2	2
6	Fraud Risk Management Group	1	4	3	8
<b>Total</b>		<b>3</b>	<b>15</b>	<b>13</b>	<b>31</b>

**2. Details of Reservation:-**

Post	Unreserved (UR)	Reserved for				Vacancy
		SC	ST	OBC	EWS	
Deputy General Manager (DGM) - Grade D	2	0	0	1	0	3
Assistant General Manager (AGM) - Grade C	8	2	1	3	1	15
Manager - Grade B	6	3	1	2	1	13
<b>Total</b>	<b>16</b>	<b>5</b>	<b>2</b>	<b>6</b>	<b>2</b>	<b>31</b>

*Note - The number of vacancies/ reserved vacancies is provisional and may vary according to actual requirements of the Bank.*

**3. Age, Educational qualification and Experience (as on Cut-off date June 01, 2024):**

Sr. No.	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
1	Finance & Accounts (FAD)	Finance & Accounts (FAD)	1	Deputy General Manager (Grade D)	Min – 35 Max – 45	Chartered Accountant (CAs)/ ICWA/ MBA (Finance) from any University recognized by Govt. of India or its regulatory bodies.	Minimum 10 years of experience as an officer or equivalent in BFSI of which 7 years should be in the relevant role as mentioned in job profile.
			2	Assistant General Manager (Grade C)	Min – 28 Max – 40		Minimum 7 years of experience as an officer or equivalent in BFSI of which 4 years should be in the relevant role as mentioned in job profile.
			4	Manager (Grade B)	Min – 25 Max – 35		Minimum 4 years of experience as an officer or equivalent in BFSI of which 2 years should be in the relevant role as mentioned in job profile.

Sr. No.	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
2	Audit	Information System (IS)	3	Assistant General Manager (Grade C)	Min – 28 Max – 40	<p>B Tech / BE in - Information Technology (IT) /Electronics &amp; Communications/ Software Engineering/ Electronics &amp; Electrical/ Electronics/ Computer Science/Digital Banking/ BCA/ B.Sc. (Computer Science/ IT) from any University recognized by Govt. of India or its regulatory bodies.</p> <p style="text-align: center;"><b>OR</b></p> <p>Graduates in any stream with valid Certified Information Systems Auditor (CISA) certification</p> <p style="text-align: center;"><b>OR</b></p> <p>M.Sc. (IT/ Computer Science)/ MCA/ M Tech/ M.E - Information Technology (IT) /Electronics &amp; Communications/ Electronics &amp; Electrical/ Electronics/Software Engineering/ Digital Banking/ Computer Science from the University recognized by Govt. of India or its regulatory bodies.</p> <p>Qualifications/Certifications viz Certified Information Security Manager (CISM)/ Certified in Risk and Information Systems Control (CRISC)/ Certified Information Systems Security Professional (CISSP), Certified Information System Auditor (CISA) will be preferred.</p>	Minimum 7 years as an officer or equivalent in BFSI of which 4 years should be in the functional area of Information System (IS) Audit as per the notified job description.

Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
3	Digital Banking & Emerging Payment (DB & EP)	Digital Banking	1	Assistant General Manager (Grade C)	Min – 28 Max – 40	<p>(i) BCA/ B Sc (IT) /B Tech / BE in - Information Technology (IT) /Electronics &amp; Communications/ Software Engineering/ Electronics &amp; Electrical/ Electronics/ Computer Science/Digital Banking from any University recognized by Govt. of India or its regulatory bodies.</p> <p>And M.Sc (IT)/ MCA/ M Tech/ M.E - Information Technology (IT) /Electronics &amp; Communications/ Electronics &amp; Electrical/ Electronics/Software Engineering/ Digital Banking/ Computer Science from any University recognized by Govt. of India or its regulatory bodies.</p> <p><b>OR</b></p> <p>(ii) BCA/ B Sc (IT) /B Tech / BE in - Information Technology (IT) /Electronics &amp; Communications/ Software Engineering/ Electronics &amp; Electrical/ Electronics/ Computer Science/Digital Banking from any University recognized by Govt. of India or its regulatory bodies.</p> <p>And MBA (Finance/ Marketing/ IT/ Digital Banking) from a University/ Institute recognized by the Govt. of India.</p>	<p>Minimum 7 years' experience in Digital Banking &amp; Emerging Payment in BFSI/ Fin-Tech/ Information Technology Services Organizations/ PSUs/ Government agencies/ units dealing in Digital Banking Products/Technology or Digital Payment products/Technology.</p> <p>Out of the above, 4 years' experience related to (a) Innovation &amp; FinTechs OR (b) Mobile Banking &amp; Internet Banking OR (c) ATM/POS/UPI/IMPS OR (d) Credit, Debit &amp; Prepaid Cards OR (e) Digital Lending.</p>

Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
	Digital Banking & Emerging Payment (DB & EP)	Digital Banking	1	Manager (Grade B)	Min – 25 Max – 35	<p>BCA/ B Sc (IT) /B Tech / BE in - Information Technology (IT) /Electronics &amp; Communications/ Software Engineering/ Electronics &amp; Electrical/ Electronics/ Computer Science/Digital Banking from any University recognized by Govt. of India or its regulatory bodies</p> <p style="text-align: center;">And</p> <p>MBA (Finance/ Marketing/ IT/ Digital Banking) from a University/ Institute recognized by the Govt. of India.</p>	<p>Minimum 4 years' experience in Digital Banking &amp; Emerging Payment in BFSI/ Fin-Tech/ Information Technology Services Organizations/ PSUs/ Government agencies/ units dealing in Digital Banking Products/Technology or Digital Payment Products/Technology.</p> <p>Out of the above, 2 year experience related to            (a) Innovation &amp; FinTechs OR            (b) Mobile Banking &amp; Internet Banking OR            (c) ATM/POS/UPI/IMPS OR            (d) Credit, Debit &amp; Prepaid Cards OR            (e) Digital Lending OR            (f) Digital Marketing, OR            (g) Merchant Acquiring Business.</p>

Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
4	Risk Management	Information Security	1	Deputy General Manager (Grade D)	Min – 35 Max – 45	<p>B.E. / B. Tech. (in Computer Science &amp; Engineering / Computer Science / Information Technology / Information and Communication Technology/ Electronics &amp; Communications / Electrical/ Electronics &amp; Electrical Engineering)/ BCA, B Sc (Computer Science/ IT) from the University recognized by Govt. of India or its regulatory bodies.</p> <p style="text-align: center;"><b>OR</b></p> <p>MCA / MSc (Computer Science) / MSc (IT) from the University recognized by Govt. of India or its regulatory bodies.</p> <p>The following Professional Certifications will be preferred –            Certified Information Systems Auditor (CISA) / Certified Information Security Manager (CISM) / Certified Information Systems Security Professional (CISSP) / Offensive Security Certified Professional (OSCP) / Certified Ethical Hacker (CEH) / Certified Information Security Professional (CISP), Diploma in Information System Audit (DISA).</p>	Minimum 10 years of experience as an officer or equivalent in IT/ BFSI Sector / Financial Technology (FinTech) or any Corporate entity having department/ division/ subsidiary of Information Technology / Information Security / Cyber Security and out of which 7 years in the area of Information Security / Cyber Security.

Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
	Risk Management	Information Security	5	Assistant General Manager (Grade C)	Min – 28 Max – 40	<p>B.E. / B. Tech. (in Computer Science &amp; Engineering / Computer Science / Information Technology / Information and Communication Technology/ Electronics &amp; Communications / Electrical/ Electronics &amp; Electrical Engineering)/ BCA/ BSc (Computer Science/ IT) from the University recognized by Govt. of India or its regulatory bodies.</p> <p style="text-align: center;"><b>OR</b></p> <p>MCA / MSc (Computer Science) / MSc (IT) from the University recognized by Govt. of India or its regulatory bodies.</p> <p>Professional Certifications viz. Certified Information Systems Auditor (CISA) / Certified Information Security Manager (CISM) / Certified Information Systems Security Professional (CISSP) / Offensive Security Certified Professional (OSCP) / Certified Ethical Hacker (CEH) / Certified Information Security Professional (CISP), Diploma in Information System Audit (DISA) shall be preferred.</p>	<p>Minimum 7 years of experience as an officer or equivalent in IT/ BFSI Sector / Financial Technology (FinTech) or any Corporate entity having department/ division/ subsidiary of Information Technology / Information Security / Cyber Security.</p> <p>Out of above, 4 years' experience should be in the area of Information Security / Cyber Security.</p>



Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
	Risk Management	Information Security	3	Manager (Grade B)	Min – 25 Max – 35	<p>B.E. / B. Tech. (in Computer Science &amp; Engineering / Computer Science / Information Technology / Information and Communication Technology/ Electronics &amp; Communications / Electrical/ Electronics &amp; Electrical Engineering)/ BCA, B Sc (Computer Science/ IT) from the University recognized by Govt. of India or its regulatory bodies</p> <p style="text-align: center;"><b>OR</b></p> <p>MCA / MSc (Computer Science) / MSc (IT) from the University recognized by Govt. of India or its regulatory bodies</p> <p>Professional Certifications will be preferred –            Certified Information Systems Auditor (CISA) / Certified Information Security Manager (CISM) / Certified Information Systems Security Professional (CISSP) / Offensive Security Certified Professional (OSCP) / Certified Ethical Hacker (CEH) / Certified Information Security Professional (CISP), Diploma in Information System Audit (DISA).</p>	<p>Minimum 4 years of experience as an officer or equivalent in IT/ BFSI Sector / Financial Technology (FinTech) or any Corporate entities having department/ division/ subsidiary of Information Technology / Information Security / Cyber Security.</p> <p>Out of above, 2 years' experience should be in the area of Information Security / Cyber Security.</p>

Sr No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
5	Security	Security	2	Manager (Grade B)	Min – 25 Max – 35	Graduate in any discipline from any University recognized by Govt. of India or its regulatory bodies.	<p>Minimum 4 years of experience of Commissioned Service, not below the rank of Captain (in Indian Army or equivalent Rank in Indian Navy/ Air force), Assistant Superintendent/ Deputy Superintendent/ Assistant Commandant/ Deputy Commandant (in Indian Police/ Paramilitary Forces).</p> <p>Out of above, minimum 2 years of experience as an Officer in relevant function area.</p> <p>Preference will be given to candidates having relevant experience as an officer in Banking, Financial Services and Insurance (BFSI).</p> <p><i>(Note – Officers of Armed Forces/Paramilitary forces having experience solely in accounts, administrative or support functions will not be considered.)</i></p>

Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
6	Fraud Risk Management (FRM)	Fraud Analytics	1	Deputy General Manager (Grade D)	Min – 35 Max – 45	<p>Graduate in B.Sc. Mathematics /Statistics /B.Tech from any University recognized by Govt. of India or its regulatory bodies.</p> <p>Preference will be given to the candidates having Masters/ Post Graduate in M.Sc. in Mathematics/Statistics from any University recognized by Govt. of India or its regulatory bodies and / or having professional qualification/certification in Data Science.</p>	<p>Minimum 10 years of experience as an officer or equivalent in BFSI/ Financial Technology Sector. Out of which minimum 7 years of experience in Data Science.</p> <p>Preference to be given to those who are having experience in Fraud Risk Management function.</p>
		FRM	2	Assistant General Manager (Grade C)	Min – 28 Max – 40	<p>Graduate in any discipline from any University recognized by Govt. of India or its regulatory bodies.</p> <p>Preference will be given to the candidates having Masters/ Post Graduate in any stream from any University recognized by Govt. of India or its regulatory bodies and/ or having Certified Bank Forensic Accountant (CBFA)/ Certified Risk Manager (CRM)/ Certified Fraud Examiner (CFE)/ Financial Risk Manager (FRM) qualifications.</p>	<p>Minimum 7 years of experience as an Officer or equivalent in BFSI / Financial Technology Sector.</p> <p>Out of which minimum 4 years of experience in Fraud Risk Management and preferably having experience in Digital Banking Channels and Payment Eco System (viz. Card Related Business- Acquiring / Issuing, Mobile &amp; Internet Banking, UPI, AePS etc)</p>

Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
	Fraud Risk Management (FRM)	Fraud Analytics	2	Assistant General Manager (Grade C)	Min – 28 Max – 40	<p>Graduate in B.Sc. Mathematics /Statistics /B.Tech from any University recognized by Govt. of India or its regulatory bodies.</p> <p>Preference will be given to the candidates having Masters/ Post Graduate in M.Sc. in Mathematics/Statistics from any University recognized by Govt. of India or its regulatory bodies.</p>	<p>Minimum 7 years of experience as an Officer or equivalent in BFSI sector. Candidates having experience in statistical tools /R, Python and SAS software shall be preferred.</p> <p>Out of above 4 years of experience in Fraud Risk Management function.</p>
		FRM	1	Manager (Grade B)	Min – 25 Max – 35	<p>Graduate in any discipline from any University recognized by Govt. of India or its regulatory bodies.</p> <p>Preference will be given to the candidates having Masters/ Post Graduate in any stream from any University recognized by Govt. of India or its regulatory bodies and / or having Certified Bank Forensic Accountant (CBFA)/ Certified Risk Manager (CRM)/ Certified Fraud Examiner (CFE)/ Financial Risk Manager (FRM) qualifications.</p>	<p>Minimum 4 years of experience as an officer or equivalent in BFSI/ Financial Technology Sector.</p> <p>Out of above, minimum 2 years of experience in Fraud Risk Management and preferably having experience in Digital Banking Channels and Payment Eco System (viz. Card Related Business-Acquiring / Issuing, Mobile &amp; Internet Banking, UPI, AePS etc.).</p>

Sr. No	Post Code	Functional Area	Vacancy	Grade	Age (In years)	Educational Qualification	Experience
	Fraud Risk Management (FRM)	Fraud Analytics	2	Manager (Grade B)	Min – 25 Max – 35	Graduate in B.Sc. Mathematics /Statistics /B.Tech from any University recognized by Govt. of India or its regulatory bodies.  Preference will be given to the candidates having Masters/ Post Graduate in M.Sc. in Mathematics/Statistics from any University recognized by Govt. of India or its regulatory bodies.	Minimum 4 years of experience as an Officer or equivalent in BFSI sector.  Candidates having experience in statistical tools/ R. Python and SAS software shall be preferred.  Out of above 2 years of experience in Fraud Risk Management function.

➤ **Roles and Job Description (JD) are appended as Appendix I.** (Please click on Appendix I for details).

**Note**

- (a) The application is based on the information declared by the candidates and provisional for shortlisting. Please note that the details declared in the application form should match with the documents produced at the time of selection process. In case candidates fails to produce even any one of the declared documents, they shall not be allowed to appear for further selection process without any recourse to them. Candidates to ensure correctness of this submission of required information and any subsequent corrections/ amendments/ resubmission etc. post submitting of the online application shall not be entertained in any matter whatsoever.
- (b) The designation/ name of the post are only indicative as per respective functional area and same does not intend to confer any special advantages to the selected candidate. The Bank reserves the right to change /modify the name of post/designation at any time without notice and may also assign such other related jobs/assignments as may be decided from time to time. Irrespective of the position applied for, the Bank reserves the right to place a selected candidate in any of

the functional areas of the Bank other than those advertised or place a selected candidate within any of the advertised positions , as above , if found suitable for the same.

- (c) The number of posts are provisional and may vary depending upon the future requirements. The Bank reserves the right to draw a waitlist and consider waitlisted candidate(s) for future requirements, if any. Offers could be issued in phases, as per the Bank's requirement. The Bank also reserve the right to not issue offer to waitlisted candidates, without assigning any reason.
- (d) IDBI Bank, at its discretion, reserves the right to make an offer for a post, one grade lower, even though the candidate applies/ fulfills the eligibility criteria for the higher grade position.
- (e) Graduation Degrees obtained from the recognized Universities or Institutes recognized by Government of India only will be considered and the final result should have been declared on or before **June 01, 2024**.
- (f) Wherever MBA or PGDM or equivalent post-graduation degree/diploma is mentioned as criteria for educational qualification, the course should be Full time 2 years duration. In case of dual specializations, one of the fields of specialization should be as prescribed for the post. Candidates having PG Degree (MMS or MBA)/PG Diploma with more than two specializations or General MBA are not eligible to apply.
- (g) Candidates should ensure that the educational qualification possessed by them shall be as per the prescribed educational qualifications mentioned in the advertisement and they fulfill the eligibility criteria. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University / Institute. In case the result of a particular examination is posted on the website of the University / Institute and web based certificate is issued then proper document/certificate issued and signed by the appropriate authority of the University / Institute, in original, indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- (h) Candidate should ensure that details filled in the application is correct in all respect in regards to the stipulated eligibility criteria i.e. Age, Educational Qualification and work experience and shall match with the original documents, if shortlisted for selection process.

- (i) Experience through Staffing /Manpower agencies/ vendors/ companies for any of the entities listed for all the posts will not be considered. Experience wherever required is post qualification, in the relevant field, full time & as a permanent employee (Experience below 6 months in any organization will not be reckoned).
- (j) The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational qualification and/or work experience and/or any criteria. Depending upon the requirement, Bank reserves the right to cancel or restrict or curtail or enlarge any or all of the provisions of the recruitment process, if need so arises, without any further notice and without assigning any reason thereof.
- (k) Inability to produce any of the supporting documents declared in the application form (both original and attested copy), if called upon the selection process, will render the candidates ineligible for the selection. **Unless specifically asked for, no documents shall be directly sent to the Bank by candidates before or after the selection process.**

(l) **List of Documents to be submitted at the time of selection process**

Document sought in respect of-	Documents
Age	10 <sup>th</sup> Standard Marks sheet or School Leaving Certificate or Birth Certificate
Educational Qualifications	<p><b>High School and Intermediate-</b> Marks sheets and Passing Certificates of Class 10<sup>th</sup> and Class 12<sup>th</sup></p> <p><b>Graduation</b> All semester/year-wise or consolidated marks sheets and Degree and/ or Provisional Degree certificate issued by the University.</p> <p><b>PG/Masters</b> All semester/year-wise or consolidated marks sheets and Degree and/ or Provisional Degree certificate issued by the University.</p> <p>Any other Professional Certifications</p> <p>For CAs - Final certificate &amp; mark sheet is mandatory.</p>
Caste or Tribe or Class Certificate for SC, ST, OBC (NCL) and EWS	<p>If declared, the Caste/ Tribe/Class certificate must be submitted in <u>Central Government format</u> only. The certificate must –</p> <ol style="list-style-type: none"> <li>1. indicate the name of the caste/tribe as it appears in the Central List</li> <li>2. be completely filled (including ordinarily resident clause)</li> <li>3. be stamped (round seal) and signed by issuing authority competent to issue such certificate as per the Central List</li> <li>4. be issued in FY 2024-25 and based on income of the financial year FY 2023-24 (for</li> </ol>

Document sought in respect of-	Documents
	OBC and EWS). <b>5.</b> satisfy all requirements for availing reservation benefits as per Government of India guidelines.
Work Experience	Experience Certificate from the past and current employers (as declared in application form) or Offer Letters, Relieving Letters, Pay or Salary Slips clearly indicating the Date of Joining and Date of Relieving for each of the previous employment(s). <b><u>(Experience on contract basis through rolls or third party shall not be counted/considered as relevant experience.)</u></b>
Photo identity (Any 2 )	PAN Card/ Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Aadhar/ E-Aadhar card with a photograph.

#### 4. **Emoluments:**

##### 4.1 **Pay and allowances:**

Post	Current Pay scale
Deputy General Manager, Grade 'D'	₹102300-2980(4)-114220-3360(2)-120940 (7 years) Gross emolument for metro cities will be ₹190000/- per month (approx.)
Assistant General Manager, Grade 'C'	₹85920-2680(5)-99320-2980(2)-105280 (8 years) Gross emolument for metro cities will be ₹157000/- per month (approx.)
Manager – Grade 'B'	₹64820-2340(1)-67160-2680 (10)-93960 (12 years) Gross emolument for metro cities will be ₹119000/- per month (approx.)

In addition to the pay, the selected candidate will be eligible for allowances, perquisites and benefits as applicable to the respective Grade as per the Bank's rules, prevalent at the time of joining and thereafter. Further, fitment of pay for new recruits in the cadre will be governed by relevant guidelines and extant Bank's policies. In addition, candidates will also be eligible for Performance Linked Variable Pay as per the Bank's extant policy as modified/amended/revised from time to time.



**4.2 Appointment & Posting :**

Initial appointment for all posts will be on probation for a period of 1 year from the Date of Joining (which can be extended at the discretion of the Bank). Candidate will be posted at the Bank's discretion, to any offices/branches of the Bank or the departments/ offices/ business units/ the Bank's associate institutions. The candidate will also be liable to be transferred to any place in/ outside India, as the Bank may decide from time to time in terms of the Bank's prevailing rules. Candidates joining the Bank shall be governed by Service, Conduct Rules & Policies of the Bank, as amended from time to time.

**5. Selection Procedure**

5.1 The selection process for aforesaid post/position will comprise of preliminary screening of stipulated eligibility criteria of Age, Educational Qualifications and working experience etc. as declared by the candidate in the application form. The Candidature after preliminary screening and without verification of documents would be provisional for all Posts/ Grades and would be subject to verification with the originals.

5.2 Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional selection etc. Taking into account the number of vacancies proposed to be filled, Bank reserves the right to call limited number of candidates for selection process at its sole discretion and/or requirement. Number of candidates (as decided by the Bank) will be shortlisted based on their qualification, experience and overall suitability for selection process. Most suitable candidates will be called for the selection process i.e. Group Discussion and /or Personal Interview (PI). Merely applying/ being eligible for the post does not entitle any right to the candidate to be called for the selection process.

5.3 The venue, time and date for selection process will be informed to the shortlisted candidates through notification on Bank's website and/or through call letter on/ to Registered Email/SMS. Request for change of center/date/time etc. shall not be entertained/ considered. However, the Bank reserves its right to change/ add/ cancel the date, time, and venue for the selection process at its discretion. The changes, if any, would be suitably advised to the candidates by notification on Bank's website or as decided by the Bank.

- 5.4 The candidate should have a **valid personal email-id and mobile number, which should be kept active till the completion of Recruitment Process.** The Bank may send call letters for the selection process and/ or other information to the registered email-id/ mobile number. In case of non-receipt of the communication/information due to technical defect, error or failure, the Bank shall not be responsible for the same. Candidates are advised not to change their email-id/ mobile number till the recruitment process is completed.
- 5.5 Mere fulfilling minimum qualification & experience will not vest any right in candidate being called for Group Discussion and /or Personal Interview (PI). The decision of the Bank to call the candidates for Group Discussion and /or Personal Interview (PI) shall be final. No correspondence will be entertained in this regard.
- 5.6 The candidates who have not cleared /selected in Group Discussion and /or Personal Interview (PI) will not be considered for subsequent selection process. The qualifying marks for selection will be decided by the Bank and candidates would be advised suitably. Bank's decision would be binding on the candidates and no separate communication will be sent to the non-selected candidates.
- 5.7 The final selection of candidate is subject to fulfilling the stipulated eligibility criteria as on the cut-off date, qualifying in selection process, being declared medically fit as per the Bank's medical standards of fitness and subject to satisfactory Reference/ Background check etc.
- 5.8 Mere eligibility, qualification/participation in selection process does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and it shall not vest any right in a candidate for selection/appointment. The Bank would be free to reject the candidature of any candidate at any stage of recruitment process, if he/she is found to be ineligible and/or furnished incorrect or false information/ certificates/ documents or has suppressed any material facts and the fees paid by the ineligible candidates shall be forfeited. If appointed, candidate may be terminated from the services of the Bank.

**6 Eligibility criteria:****6.1 Nationality/Citizenship:**

Candidates must be either (a) a citizen of India, or (b) a subject of Nepal, or (c) a subject of Bhutan, or (d) a Tibetan refugee (who came over to India before 1st January 1962) with the intention of permanently settling in India or (e) a person of Indian origin, who have migrated from Pakistan, Myanmar (formally 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 (b), (c), (d) or (e) above shall be a person in whose favour a certificate of eligibility has been issued by Government of India. The candidate, in whose case a certificate of eligibility is necessary, may be provisionally admitted to the selection process conducted by the Bank, but on final selection, the offer of appointment may be given only after the necessary eligibility certificate have been issued to him/ her by the Government of India (GOI) or consequent to an explicit go ahead by GOI, if required. The final hiring / on boarding of such candidate will be at the sole discretion of the Bank.

**6.2 Age (As on cut-off date June 01, 2024):**

Post	Age
Deputy General Manager, Grade 'D'	Minimum: 35 years Maximum: 45 years A candidate must have been born not earlier than 02.06.1979 and not later than 01.06.1989. (both dates inclusive)
Assistant General Manager, Grade 'C'	Minimum: 28 years Maximum: 40 years A candidate must have been born not earlier than 02.06.1984 and not later than 01.06.1996. (both dates inclusive)
Manager – Grade 'B'	Minimum: 25 years Maximum: 35 years A candidate must have been born not earlier than 02.06.1989 and not later than 01.06.1999. (both dates inclusive)

**6.3 Relaxation in Upper age limit:**

Sr. No	Category	Age Relaxation
a	Scheduled Caste/Scheduled Tribe	5 years
b	Other Backward Classes (Non-Creamy Layer)	3 years
c	Ex-Servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (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 one year from the last date of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment.	5 years
d	Persons affected by 1984 riots	5 years

**Note:**

- (a) The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above at c & d.
- (b) The maximum age limit specified is applicable to General Category candidates
- (c) Candidates seeking age relaxation will be required to submit necessary certificate(s) in original / copies at the time of Interview and at any subsequent stage of the recruitment process.
- (d) In case of an Ex-serviceman who has once joined in a Government job on the civil side after availing the benefits given to him as an Ex-servicemen for his re-employment, his Ex-serviceman status for the purpose of reemployment in Government ceases.

**7 Reservations:**

- 7.1 Reservations/ Relaxations/ Concessions for SC/ST/OBC/EWS candidates would be extended as per rules / guidelines of Government of India.
- 7.2 Vacancies reserved for OBC category are available only to the candidate belonging to 'Non-Creamy Layer'. 'Creamy Layer' OBC candidates should indicate their category as 'General'.

- 7.3 **Ex-Serviceman:** Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in Govt. of India, Ministry of Home Affairs, Dept. of Personnel & Administrative Reforms Notification No.36034/ 5/85/Estt. (SCT) dated 27.10.1986 as amended from time to time. An Ex-Serviceman who has once joined in a Govt. Job on the civil side after availing the benefits given to him/ her as an Ex-Serviceman for his/ her re-employment, his/ her Ex-Serviceman status for the purpose of re-employment in Govt. jobs ceases.
- 7.4 **Reservation for Economically Weaker Sections (EWS) :** Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below ₹8.00 Lakhs (Rupees Eight Lakhs Only) are to be identified as EWS for benefit of reservation. Income shall also include income from all sources i.e. salary, agriculture, business, profession etc. 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 EWS, 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.
- 7.5 Competent Authority for the issue of the certificate to SC/ ST/ OBC/ EWS is as under (as notified by Government of India from time to time):
- i) For Scheduled Castes/ Scheduled Tribes/ Other Backward Classes/ Economically Weaker Sections : (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.

- ii) In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil Post & Services under Government of India. OBC caste certificate containing the Non-creamy layer clause should be valid as on cut-off date. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. 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.
- iii) For Economically Weaker Sections(EWS): The Income and Asset Certificate issued by any one of the following authorities in the prescribed format as given in **Annexure- I** shall only be accepted as proof of candidate's claim as belonging to EWS:
- District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ 1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ Assistant Commissioner.
  - Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
  - **Revenue Officer not below the rank of Tehsildar and Sub- Divisional Officer of the area where the candidate and/or his family normally resides.**

**Note - Guidelines are subject to change in terms of Government of India guidelines/ clarifications, if any, from time to time.**

#### 8 **Other Eligibility criteria :**

- 8.1 Candidature of candidates with record of default in repayment of loans / credit card dues and/or against, whose name, adverse reports of CIBIL or any similar external agencies is available, is liable to be rejected at any stage of the recruitment process.

- 8.2 Candidature of candidates against whom there is/ are adverse report regarding character, antecedents, moral turpitude etc. is also liable to be rejected at any stage of the recruitment process.
- 8.3 Completing the Online Application will be deemed as consent from the candidate to check his/her Credit history with the relevant agencies.
- 8.4 Internal candidates if applying for any of the advertised post, should refer to the Bank's internal circular in the matter before applying.
- 8.5 Medical Fitness, Character and Caste (wherever applicable) verification of selected candidates: The appointment of selected candidates will be subject to their being declared medically fit as per Bank's Medical Fitness Standards and/or by the Bank's Medical Officer at Corporate Office, Mumbai. Appointment shall also be subject to satisfactory verification of their character, all antecedents (as required by the Bank) and caste certificates (wherever applicable). Till such time, the appointment of the selected candidates in the Bank will be provisional.

9 **Application Fee/ Intimation Charges (Non-Refundable):**

- 9.1 Application once made will not be allowed to be withdrawn and fee once paid will NOT be refunded under any circumstances nor can it be held in reserve for any other future Selection process. Candidates should ensure their eligibility before paying the fees/ applying online.

Category of Applicant	Application Fee
SC/ST	Rs.200/- (Intimation charges only) including GST
General, EWS & OBC	Rs.1000/- (Application fee + Intimation charges) including GST

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

- 9.2 In case of multiple applications, only the last valid (complete) application will be retained and the application fee/intimation charges paid for the other multiple registration(s) will stand forfeited.

9.3 Online application once registered will not be allowed to be withdrawn and/or the application fee/intimation charges once paid will not be refunded.

**10. Mode of Payment:**

10.1 Candidates have to make the payment of requisite fee/ intimation charges through ONLINE mode only.

10.2 Bank Transaction charges / convenience charges or any other charges applicable for Online Payment of Application fees/Intimation charges will have to be borne by the candidate.

10.3 The dates for payment of fee would be the same even for candidate's applying from far- flung areas. No mode other than online mode of payment would be acceptable.

10.4 Candidates are advised to go through the advertisement thoroughly and ensure that they fulfill all the eligibility criteria before making the payment, as fee once paid will not be refunded or adjusted under any circumstances.

10.5 The application form is integrated with the Payment Gateway and the payment process can be completed by following the instructions given below:

- i) Payment can be made using Debit Cards (RuPay/ Visa/ MasterCard/ Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
- ii) After submitting your payment information, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE/ PAYMENT FAILURES.
- iii) On successful completion of the transaction, an e-receipt would be generated.
- iv) Non-generation of "E-Receipt" indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
- v) Candidates are required to take a print of the online application and e-receipt. Online payment receipt will have to be produced, at the time of selection process.



- vi) If the online transaction has not been successfully completed then the following message is displayed 'Your online transaction was unsuccessful. Please register again.' Candidates may then revisit the 'Apply Online' link and fill in their application details again.
- vii) Without call letter and online payment receipt, the candidates will not be allowed to appear for selection process.
- viii) Bank is not liable to refund the fees paid and/or any charges in event of non-selection of candidate at any stage or closure or filling of all vacancies or in any other circumstances/conditions.

**Note:**

- (a) 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 charges.
- (b) For Credit Card users: All charges are listed in Indian Rupees. If non-Indian credit card is used, your bank will convert the transaction amount to local currency based on prevailing exchange rates. Any exchange charges/ fees or commission etc. shall be borne by the candidate.
- (c) To ensure the security of your data, please close the browser window once your transaction is completed.
- (d) Application once made will not be allowed to be withdrawn and fees once paid will NOT be refunded on any account nor can it be held in reserve for **any other recruitment or selection process.**
- (e) In case of multiple debits, Bank will try to refund the excess credit subject to reconciliation however candidates will not have any right or claim for such refunds.

**11 How to apply:**

- 11.1 **Candidates are required to apply Online through website (Careers). No other means/ mode of application will be accepted.**

- 11.2 **Candidates are required to have a valid personal Email ID and Mobile number.** It should be kept active till completion of this recruitment process. Bank may notify through the registered Email ID. In case, a candidate does not have a valid personal email ID, he/ she should create his/ her new email ID before applying Online.
- 11.3 Use of special characters while filling the form will not be allowed. **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. This facility will be **available for three times only**. Once the application is filled in completely, candidate should submit the data.
- 11.4 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 at later stage. 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 FINAL SUBMIT** button. Visually Impaired candidates will be responsible for carefully getting the details filled and verification of such details, in the online application form ensuring that the same are correct prior to submission as no change is possible after submission.
- 11.5 All the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, etc. will be considered as final and no change/ modifications will be allowed after submission of the online application form.
- 11.6 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.**

11.7 An online application which is incomplete in any respect such as without photograph & signature. Instruction for uploading of Photograph and Signature are as per **Annexure II**.

11.8 Any information submitted by a candidate in his/ her application shall be binding on the candidate personally and he/ she shall be liable for prosecution in case the information/ details furnished by him/ her are found to be false at a later stage.

## **12 Identity Verification**

12.1 At the time of selection process, the original call letter along with a photocopy of the candidate's photo identity (bearing the same name as it appears on the call letter) such as PAN Card/ Passport/ Driving License/ Voter's Card should be submitted to the invigilator for verification.

12.2 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 selection process. Ration Card **will not be accepted as valid id proof**.

12.3 In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification/ their original marriage certificate/ affidavit in original, mentioning the changed name.

***Note: 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 same.***

## **13 General Instructions:**

13.1 Cut-off date: **June 01, 2024**

- 13.2 Before submitting the online application form, the candidates must ensure that they fulfill all the eligibility criteria with respect to age, educational qualifications, experience, etc. as stated in this advertisement. If the candidates are not eligible, their candidature will be cancelled at any stage of the recruitment. If the candidate qualifies in the selection process and subsequently it is found that he or she does not fulfill the eligibility criteria, his or her candidature will be cancelled and if appointed, services would be terminated without any notice or compensation.
- 13.3 Applications should be submitted only by the on-line mode through IDBI Bank's website, after carefully going through all the instructions contained in General Instructions given in the advertisement and in the Online Application Form. No other means or mode of application form would be accepted.
- 13.4 Candidates are advised in their own interest to apply online much before the closing date to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet or website jam. The Bank does not assume any responsibility for the candidates not being able to submit their application within the last date on account of the above reasons or any other reason beyond the control of the Bank.
- 13.5 **Candidates to apply only for one position i.e. only one application should be submitted by the candidate for any of the advertised position. In case of multiple applications for one/all/any post, only the latest valid (complete) application will be accepted and the application fee / intimation charges paid for the multiple registration(s) will stand forfeited. Multiple attendance / appearances in the PI/ DV/ PRMT will be summarily rejected and candidature shall stand summarily cancelled.**
- 13.6 Bank reserves the right to cancel/ modify/ amend any or all of the provisions of the recruitment process including eligibility criteria.
- 13.7 Bank may at its sole discretion, re-hold the selection process if required, wherever necessary in respect of a center or venue or specific candidates(s) and/or all centers or all candidates.

- 13.8 The candidate's appointment will remain provisional subject to caste or tribe certificates being verified through proper channel and verification of other testimonials. The candidate's services will be liable to be terminated forthwith without assigning any reason in case the verification reveals that his or her claim for belonging to SC, ST, OBC, EWS, and Ex-Serviceman category and other testimonials is false. IDBI Bank also reserves its right to take such further action against the candidates, as it may deem proper, for production of such false caste certificate/ testimonials.
- 13.9 Only SC/ ST candidates eligible for the selection process will be reimbursed, on production of tickets, the to and fro AC II tier railway fare (by ordinary trains) by the shortest route from the place of their residence to the place of selection process. **This concession will not be admissible to SC/ST candidates who are already in service in Central or State Government or Corporations or Public Undertakings or Local Government or Institutes and Panchayats.**
- 13.10 The Candidates, belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided they must fulfill all the eligibility criteria applicable to unreserved category.
- 13.11 Candidates already in service of Government or Quasi Government Organizations and Public Sector Banks or Undertakings will have to produce a 'No Objection Certificate' from their employer, at the time of PI. Before appointment in the Bank, a proper discharge certificate or Release Order from the employer will have to be produced. If the Application is required to be routed through the employer and in the process it reaches after the due date, it will not be considered even though submitted to the employer before the due date.
- 13.12 The Bank shall not furnish the mark-sheet/score card of all and/or any selection process to candidates.
- 13.13 Bank shall not entertain requests from candidates seeking advice about their eligibility to apply nor from any eligible and not selected Candidates.
- 13.14 Canvassing in any form will be a disqualification.

- 13.15 In all matters regarding eligibility, the selection process, the stages at which scrutiny of the documents regarding eligibility is to be undertaken, documents to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies and communication of result, etc., IDBI Bank's decision shall be final and binding on the Candidates and no correspondence shall be entertained in this regard.
- 13.16 At the time of PI, the candidates may require to provide details regarding criminal cases pending against him/her, if any. The Bank may also conduct independent verification, inter alia, including verification of police records, past exp and /or e-court verification, if required. The Bank reserves the rights to deny the appointment depending upon such disclosure and/or independent verification. An event of any adverse antecedent remarks/ report w.r.t. any of the background verification checks, the service/candidature of such candidates shall be terminated/cancelled forthwith without any further recourse.
- 13.17 Candidates with suppression or concealment of any information and containing incorrect or misleading information will lead to the Candidates being disqualified, as and when detected, irrespective of the stage of selection process and will also lead to dismissal from employment on its detection any time after appointment.
- 13.18 The appointment of the Candidates is liable to be terminated forthwith without any notice or compensation in lieu of notice, if any declaration or statement or information furnished by them is found to be false or untrue or if any material information is found to be suppressed, or concealed by them.
- 13.19 Candidates are advised not to change their signature at any point of time during and after the recruitment process. Candidates are advised to keep their email ID and mobile number live for receiving advices like call letters, interview advices, etc.
- 13.20 Any resultant dispute arising out of this advertisement and the selection process shall be subject to the sole jurisdiction of the Courts situated in Mumbai only.

13.21 The Bank reserves the right to reject any application/ candidature at any stage or cancel the conduct of selection process without assigning any reason(s) thereof.

**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 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 of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates. Merely satisfying the eligibility criteria norms do not entitle the candidate to be called for selection process. The Bank reserves the right to call only the requisite number of candidates for selection process after preliminary screening/ short-listing with reference to the candidate's age, qualification, experience, essential requirements, suitability etc.

Sd/-

Human Resource Department  
IDBI Bank Ltd

Mumbai  
June 28, 2024

**Annexure I**  
**Government of .....**  
**(Name and Address of the authority issuing the certificate)**

**INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS**

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. 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).

**Recent Passport  
size attested  
photograph of the  
applicant**

Signature with seal of office \_\_\_\_\_

Name \_\_\_\_\_

Designation \_\_\_\_\_

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

\*\* Note 2: The term "Family" for this purpose includes the person who seek 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



## Annexure – II

### GUIDELINES FOR SCANNING THE PHOTOGRAPH & SIGNATURE

**Before applying online a candidate will be required to have a scanned (digital) image of his/ her photograph and signature as per the specifications given below.**

**(i) 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 20 kb to 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.

**(ii) Signature Image**

- The candidate has to sign on white paper with Black Ink pen.
- The signature must be signed only by the candidate and not by any other person.
- The signature will be used to put on the Attendance sheet and wherever necessary.
- The candidate's signature obtained on the call letter and attendance sheet at the time of the examination should match the uploaded signature. In case of mismatch, the candidate may be disqualified.
- Dimensions 140 x 60 pixels(preferred)
- Size of file should be between 10kb –20kb
- Ensure that the size of the scanned image is not more than 20kb
- Signature in CAPITAL LETTERS shall NOT be accepted.

**(iii) Scanning the photograph & signature**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- File Size as specified above

- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MS Office can easily obtain photo and signature in jpeg format not exceeding 50kb & 20kb respectively by using MS Paint or MS Office Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50 kb (photograph) & 20 kb(signature) by using crop and then resize option (Please see point & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.

**(iv) Procedure for Uploading the Photograph and Signature**

- There will be two separate links on 2 separate pages for uploading Photograph and Signature
- Click on the respective link on respective pages to upload photo and signature
- Click on Choose File to browse and select the location where the Scanned Photograph / Signature file has been saved.
- Select the file by clicking on it
- Click the 'Upload' button to upload the photo / sign.
- Click on Continue button to move to next page.
- Your Online Application will not be registered unless you upload your photograph and signature as specified.

**Note:**

- (a) In case the face in the photograph or signature is unclear the candidate's application may be rejected. After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.
- (b) After registering online candidates are advised to take a printout of their system generated online application forms.
- (c) 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.

\*\*\*\*\*



**Appendix I**  
**Roles and Job Description**

**1. Finance & Accounts (FAD):**

a. Indirect Tax Profile:

- Preparation and filing of various GST returns , assisting in Assessment proceedings,
- Compilation of GST audit information. Calculation of Input /output tax Credit determination
- Assisting in Appeals and Compliance with provisions of GST Act.

b. Accounts Profile:

- Preparation of financial statements (standalone/ consolidated) as per IGAAP/ IndAS.
- Variance analysis and reconciliation of various office accounts.

c. Direct Tax Profile:

- Preparation and filing of income tax returns, assisting in Assessment proceedings,
- Compilation of Tax audit information. Calculation of Advance Tax and provision for Tax including deferred tax.
- Assisting in Appeals and Compliance with provisions of Income tax Act.

d. Budget & Planning

- Preparation and review of budget for the Bank.
- Experience in working with FTP systems.

e. Ind-AS

- Preparation of Proforma Ind-AS financial statements and RBI mandated returns/Statements/ Disclosures for reporting as per Ind-AS on monthly/quarterly/annual basis as per IFRS/Ind-AS.
- Identify key differences in accounting treatments and disclosure requirements between Indian GAAP (including relevant RBI regulations) and those under Ind-AS for IDBI Bank.

- Perform gap analysis on Bank's existing systems to align with the transition.
- Develop/review process flow chart for Ind-AS implementation.
- Responding to queries from statutory auditors, regulatory authorities, and the RBI regarding Ind-AS financials.
- Preparation of progress reports to be placed before Board of Directors/Audit committee of Board/Auditors/ RBI Auditors/ IFSCA in accordance with regulatory requirements.
- Preparation of financial statements under Ind-AS on monthly basis for IFSC unit with necessary notes and disclosures.

## **2. Audit (Information System) –**

### **a) Assistant General Manager (Grade C):**

- Plan and execute the allotted system audits, review the efficiency & effectiveness of applications within stipulated controls and ensure compliance in coordination with stakeholders under ambit of Bank' internal policies, regulator guidelines & Industry' best practices.
- Perform general and application control reviews from simple to complex IT systems, system development standards, operating procedures, system security, programming controls, communication controls, backup, disaster recovery and system maintenance.
- Accurately interpret audit results against defined criteria and prepare high quality summary of findings, recommendations, systemic improvements, audit finding memoranda and working papers to ensure that adequate documentation exists to support the completed audit and conclusions.
- Follow up on audit findings to ensure that Auditee has taken corrective action(s) within time bound manner as per Bank' defined Policy.
- Responsible for staying current on regulatory requirements and technological changes and maintain currency of knowledge with respect to relevant state-of-the-art technology, equipment, and/or systems.

- Perform review of internal control procedures and security for systems under development and/or enhancements to current systems.
- Consult with and advise Business groups and respective stakeholders on various operational issues related to computerized information systems, new product developments and general business operations.
- Formulation of Policies and SOP as per latest legislative, statutory and regulatory requirements for IT and Cybersecurity.
- Perform miscellaneous job-related duties as assigned.

### 3. **Digital Banking & Emerging Payment (DB & EP) –**

#### a) **AGM - Digital Banking**

The Candidate should

- Understand techno-functional aspects of various Digital Banking Products such as Internet Banking, Mobile Banking, Cards, UPI, IMPS, POS, IPG, Payment Aggregators & Digital Lending Applications.
- Manage Digital Banking Solutions, Implementations, up gradations & Delivering Digital Innovative solutions.
- Conceptualize & Implement innovative solutions
- Be able to benchmark the existing product suite (Internet Banking/Mobile Banking/Social Media/Electronic Remittance Products) against industry and drive product enhancements & innovations.
- Coordinate with all support functions (Technology, Operations, Marketing, Finance, Compliance & Risk) to implement the Business Strategy.
- Manage PoS payment solutions, e-commerce using Debit/Credit Cards/Wallets/UPI on Merchant site infrastructure and also on payment gateways & their integration, deployments.

- Have knowledge of Payment & Settlement industry along with new trends like UPI, NFC, QRs and AePS etc.
- Conceptualise business product for Payment Collection and implementations.
- Liaison with various agencies like VISA/Master/NPCI/ etc. in rolling out new variants of digital products.
- Liaison with various vendors for the production/designing of Cards, PoS machines, Payments Gateways, Merchant/biller aggregator & also for settlement of transactions with various merchants.
- Be aware and comply with regulatory framework related to digital banking.
- Handle compliances to Information System Audits/Information Security Group.
- Drive the penetration of digital products through various channels including online and branch channel
- Be responsible for P&L for digital products

**b) Manager - Digital Banking**

The Candidate should

- Understand techno-functional aspects of various Digital Banking Products such as Internet Banking, Mobile Banking, Cards, UPI, IMPS, POS, IPG, Payment Aggregators & Digital Lending Applications.
- Manage Digital Banking Solutions, Implementations, up gradations & Delivering Digital Innovative solutions.
- Conceptualize & Implement innovative solutions
- Be able to benchmark the existing product suite (Internet Banking/Mobile Banking/Social Media/Electronic Remittance Products) against industry and drive product enhancements & innovations.
- Coordinate with all support functions (Technology, Operations, Marketing, Finance, Compliance & Risk) to implement the Business Strategy.

- Manage PoS payment solutions, e-commerce using Debit/Credit Cards/Wallets/UPI on Merchant site infrastructure and also on payment gateways & their integration, deployments.
- Have knowledge of Payment & Settlement industry along with new trends like UPI, NFC, QRs and AePS etc.
- Conceptualise business product for Payment Collection and implementations
- Liaison with various agencies like VISA/Master/NPCI/ etc. in rolling out new variants of digital products.
- Liaison with various vendors for the production/designing of Cards, PoS machines, Payments Gateways, Merchant/biller aggregator & also for settlement of transactions with various merchants.
- Be aware and comply with regulatory framework related to digital banking.
- Handle compliances to Information System Audits/Information Security Group.

#### **4. Risk Management - Information Security Group (ISG):**

##### **a) Deputy General Manager (Grade D) – Information system:**

- Extensive Knowledge of Information/Cyber Security Governance disciplines.
- Responsible for Risk/ Cyber Security/ Information security & other compliance related activities like VAPT, SCD, SOC, Incident management , regulatory submissions.
- Responsible for Information security lifecycle, risk management & data security areas.
- Represent the department in various internal committees and allotted external assignments.
- Drive cyber security related projects.
- Responsible for overall implementation, monitoring and governance of security solutions.
- Responsible for taking proactive measures for enhancing security posture of the Bank's network by studying the vulnerabilities issued/published by various OEMs, internal and external agencies such as CERT, CDAC etc.
- Providing consultancy services for adoption of new technologies in the market.
- Exposure to latest security tools such as NBAD, SOAR, UEBA, WAF, API Security, Cloud security etc.

- Responsible for timely closure of observations made by the auditors (internal or external).
- Finalization of specifications for security devices to be procured by the Bank and providing responses to bidder queries.
- Responsible for regular monitoring /follow up of Security Solutions.
- Assessment of risk and recommend/ approve various change requests / deviations with respect to security solutions.
- Responsible for conducting/participating Cyber Drills and Red teaming exercises.

**b) Assistant General Manager (Grade C) - Information system:**

- In-depth knowledge of security concepts such as cyber-attacks and techniques, threat vectors, risk management, incident management etc.
- Handle Incident response to identify and mitigate the threat within Bank's approved TAT.
- In-depth familiarity with security policies based on industry standards and best practices.
- Responsible for reviewing security aspects of applications, before they are deployed in to production environment.
- Maintaining standard information security policy, procedure, and services.
- Strong knowledge of common vulnerability frameworks (CVSS, OWASP), NVD & CVEs.
- Strong Knowledge of security and networking protocols.
- Managing web application security assessments.
- Experience of investigating security events, resolving vulnerability in enterprise networks.
- Performing regular inspections of security systems and network processes.
- Experience of participating in Cyber Drills and Red teaming exercises.

**c) Manager (Grade B) – Information system:**

- Analysis of network architecture from security perspective and recommend changes (if any).
- Management of all security devices and solutions.



- Including implementation of security policies and rules in accordance with Bank's internal policies, procedures and industry best practices.
- Timely closure of observations made by the auditors (internal or external).
- Facilitating conduction of Proof of Concept (PoC) for technologies on enhancing security and recommendation in the form of a PoC report.
- Analysis of false positives incidents and fine-tune rules/policies.
- Monitoring security solutions on performance issues and implementing corrective /preventive controls for performance improvement.
- Preparation of technical specifications of security devices to be procured by the Bank and providing responses to technical queries.
- Develop use cases and implement policies to optimally exploit functionality of security solutions.
- Troubleshooting: Quickly understand and respond to problems when they occur.
- Candidates should be able to work in assigned shifts on rotational basis, if required.

#### **5. Security - Manager (Grade B) –**

- Responsible for all security measures and resources viz Manpower & equipment (electronic/ non electronic).
- Coordinate deployment & responsible for functional efficiency of fire safety resources & personal (manpower).
- Assist in conducting training/ refresher practice of security and fire staff during drill also responsible for Business Continuity Management including Emergency Management/ Mock drills.
- To coordinate, liaison with police, fire safety authorities and other law enforcing agencies for smooth security & fire safety.
- Conducting security visits/ audits of branches/ bank infrastructures as per approved schedule and assist in timely compliances of observations. To enhance security and fire safety awareness among the staff/

stakeholders through continuous training and other innovative methods.

- Conducting security visits/ audits of branches/ bank infrastructures as per approved schedule and assist in timely compliances of observations. To enhance security and fire safety awareness among the staff/ stakeholders through continuous training and other innovative methods.
- Coordinate arrangements in organizational functions like AGM/ Republic Day/ Independence Day etc. and be responsible for protocol duties.
- Daily Checking & signing of Gate passes of stores / items, ID Cards, Vehicles for to & fro movement within the Bank's premises and manage smooth ingress and egress of authorized personnel, employees, equipment of the Bank and oversee security arrangements of Bank's premises as and when strikes/ agitation program (in conjunction with HRD/ LD), if any are announced.
- Responsible for any other related tasks as assigned by the bank.

## **6. Fraud Risk Management (FRM)**

### **a. Deputy General Manager (Grade D) – Fraud Analytics**

- Responsible for setting up the data insights capability and work closely with teams to ensure seamless integration of the Fraud Data Analytics solution in the EFRMS system.
- Ensure strong Fraud Analytics practice and being responsible for resource management and delivery execution.
- Coordinate and build strong working relations with various internal stakeholders group, including IT.
- Lead and mentor junior staff members; create learning, development and engagement plans to help source and retain key talent.
- Keep scale of the deployments in mind while designing solutions, making optimal use of the existing resource (hardware and software).
- The role requires a combination of banking business acumen, sophisticated analytical expertise, a

strategic mindset, leadership skills, and a passion for discovering new insights and building new capabilities.

- As a strategic leader, he/she will lead and grow the Fraud Analytics Team at IDBI Bank-Use analytical tools and technique to help exceed Fraud Risk Management goals across the organization.
- Manage a team of Fraud Data Analytics and Fraud Data Science to deploy analytical solutions for the bank.
- Use innovative Fraud data science –related methods and tools to derive insights –Coach, mentor, motivate and supervise the team.
- As Team Leader, he/she will be actively lead the team to develop various AI/ML based Fraud Risk model, calibration of model and conduct back testing/stress testing at a periodic interval/ or as and when required.
- He /she will lead the team to frame various Fraud Risk rules, addition/modification of rules as and when required.
- Lead the Team to conduct various Trend Analysis/ Root Cause Analysis based on present trends in frauds

**Specific Skill Required:**

- Experience with multiple analytics methods
- Data management skills (e.g. data modeling, data integrity QA/QC)
- Predictive modeling (logistic regression, linear regression etc.)
- Customer segmentation and targeting, promotion effectiveness and churn prevention
- Solid analytical skills
- Familiarity with analytics tools like
  - Advanced Excel
  - SAS (preferable), SPS, R, Python

- Alteryx
- SQL including geospatial types and functions
- Tableau

b. **Assistant General Manager (Grade C) - Fraud Analytics**

- Carry out the Root cause analysis of frauds based on past and emerging trends
- Support the supervisor in preparing and submitting fraud monitoring reports and also preparing the visual analytical dashboard.
- Carry out trend/pattern analysis of transaction and alerts thereof. Creation /modification of Rules based on past experience, domain knowledge, fraud trends and regulatory requirements.
- To carry out for AI/ML based model development.
- To carry out for model calibration/stress testing/back testing/rule optimization.
- To carry out visual Analytics/Analytical Dash Board related work.

c. **Manager (Grade B) - Fraud Analytics**

- Collection of data from various sources and also carry out the Root Cause Analysis of frauds based on past and emerging trends
- Assist the supervisor in preparing and submitting fraud monitoring reports and also preparing the visual analytical dashboard
- Carry out trend/pattern analysis of transaction and alerts thereof.
- To Assist for model development, calibration/stress testing/back testing/framing new rules/modification of rules etc.
- To carry out visual Analytics/Analytical Dash Board related work.

d) **Assistant General Manager (Grade C) - Fraud Risk Management (FRM)**

- Understanding of the overall Banking operations including various Digital Banking Channels viz. Card based Business- Acquiring / Issuing, Mobile & Internet Banking, AePS, UPI and its related products etc.
- Providing innovative Fraud Risk Management measures for Card Based Business- Acquiring /Issuing, Mobile & Internet Banking, AePS, UPI & its related products for reduction of frauds and Liaison / Interact with various external agencies like Visa/Master/NPCI /Vendors etc. for strengthening of Fraud Risk Tools for prevention, detection and monitoring of frauds,
- Developing and implementing effective Fraud Risk Management Strategies (including strategies for Incident Management) for Digital Banking channels / products and impart education/training/awareness to officers/branches related to Digital Channel frauds.
- In-depth knowledge & awareness of Regulatory directions / guidelines/norms of RBI, GoI, Network etc. and carrying out the required timely implementation wherever required.
- Managing Fraud Risk aspects in all Digital and non-digital Banking Channels viz. Card based Business- Acquiring / Issuing, Mobile & Internet Banking, UPI etc. including Branch Banking and impart education/ training / awareness to officers/branches related to Digital Channel frauds.
- Co-ordination with all support functions of Bank's Technology / Operations / Compliance / Information System Audits / Information Security Group /Risk Department etc. and Review of Fraud Risk Policies and guidelines.
- Supervise and monitor the Alerts generated/ discharged in Enterprise Wide Fraud Risk Management System (EFRMS) as per the defined SOP / TAT, constant quality check of alerts discharged and accordingly guide the team for improvement in quality of discharge.

e) **Manager (Grade B) - Fraud Risk Management (FRM)**

- Monitoring of suspected transaction (Real Time/ Near Real time) identified by the Transaction Monitoring System/EFRMS.
- Constant quality check of alerts discharged by Bank's Executive/ Customer Care Executive and accordingly guide the team for improvement in quality of discharge. Also impart education/training/awareness related to Digital Channel frauds to officers/branches & Customer during interaction.
- Analyze/ investigate the cases/incidents to confirm whether the transaction is genuine or fraudulent and ensure timely closure of the alerts.
- Support the supervisor in preparing and submitting fraud monitoring reports. Also facilitate in correcting process to mitigate the fraud risks in the organization and assist in preparing strategy for incidence management.
- Assist supervisor in coordinating with all Support functions, Technology, Operations, Compliance to information system Audits/Information Security Group, Risk etc.
- Assist supervisor in reviewing existing control environment and assess effectiveness against known fraud schemes. Identify control gaps and create insightful analysis to support the implementation of new controls to reduce/prevent fraud risk.

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