

Chander Mukhi Nariman Point Mumbai – 400 021 Web Site: www:centralbankofindia.co.in

HUMAN RESOURCES DEVELOPMENT DEPARTMENT (RECRUITMENT AND PROMOTION DIVISION)

Recruitment of Officers in specialist category- 2022-23 – Residual Vacancy in various streams.

Opening Date for On-line Registration	(TENTATIVE)	28.09.2022
Closing Date for On-line Registration	(TENTATIVE)	17-10-2022
Downloading of Call Letter for Interview	(TENTATIVE)	November - 2022
Tentative Date of Interview	(TENTATIVE)	December - 2022

Central Bank of India, Oldest Swadeshi Bank serving customers since 1911 and a premier Public Sector Bank known for its top notch Customer Services and employee friendly environment, with Pan India Branch Network of nearly 4500 branches, with total business of more than Rs.5,50,000 Crores and driven by talented work force of 31000+employees, invites applications from experienced professionals for the unfilled vacancies of various post of Specialist categories which were published vide our Notification dated 16.11.2021, 16.12.2021 and 04.02.2022.

1. Details of the stream wise / scale wise / category wise / unfilled vacancies are as follows:-

	1. Details of the stream wise / scare wise / category wise / thinnet vacancies are as follows											
Sr No	Category	Scale	SC	ST	ОВС	EWS	GEN	Total		Out of which (PWBD)		
210									HI	\mathbf{OC}	VI	ID
1	IT	V	0	0	0	0	1	1				
2	Economist	V	0	0	0	0	1	1				
3	Data Scientist	IV	0	0	0	0	1	1				
4	Risk Manager	III	0	0	1	0	2	3				
5	IT SOC Analyst	III	0	0	0	0	1	1				
6	IT Security Analyst	III	0	0	0	0	1	1				
7	Technical Officer(Credit)	III	2	1	4	1	7	15				
8	Credit Officer	Ш	1	0	0	1	4	6				
9	Data Engineer	Ш	1	0	2	1	5	9				
10	IT	III	2	1	4	1	3	11				
11	Risk Manager	II	2	1	4	1	10	18				
12	Law Officer	II	2	1	0	1	1	5		1		
13	IT	II	5	0	6	0	10	21	1	1		
14	Security	II	0	0	0	0	2	2				
15	Financial Analyst	II	3	1	1	1	2	8				
16	Credit officers	II	0	1	0	0	1	2				
17	Economist	II	0	0	0	0	2	2				
18	Security	I	1	0	0	0	2	3				
	Total		19	6	22	7	56	110	1	2	0	0

- The number of vacancies/reserved vacancies is provisional and may vary according to the actual requirement of the Bank.
- ➤ Candidates belonging to reserved categories are free to apply against vacancies announced for Unreserved/General category provided they meet the eligibility criteria laid down for General Category candidates.

NOTE:

(A) APPLICATIONS FROM SERVING EMPLOYEES:

- Subject to fulfilling the eligibility criteria, existing employees of Central Bank of India may also apply through proper channel.
- Such candidates if selected should resign from the existing post and join the new post as a fresh candidate like any other candidate selected from outside.
- (B) Medical Fitness, Bio metric verification, Character and caste (wherever applicable) verification of selected candidates:

The appointment of selected candidates will be subject to their being declared medically fit by a Doctor or a panel of Doctors approved by the Bank, Bio metric verification by TCS official and upon satisfactory verification of their character, antecedents, caste certificate and cast validity certificates, (wherever applicable). Till such time, their appointment will be provisional.

(C) Probation and confirmation:

The selected candidates will be on probation for a period of two years from the date of joining. Provided that the competent authority in case of any officer may reduce the period of probation or dispense with probation. Their confirmation in the bank service will be decided in terms of the provisions of the Central Bank of India (Officers) Service Regulations.

2. ELIGIBILITY CRITERIA:-

i. <u>NATIONALITY/ CITIZENSHIP:</u>

A candidate must be either

- i) A Citizen of India or
- ii) A subject of Nepal or
- iii) A subject of Bhutan or
- iv) A Tibetan refugee who came over to India before 1st January, 1962 with the intention of permanently settling in India or
- v) A person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African countries of Kenya, Uganda, the United Republic of Tanzania (formerly Tanganyika and Zanzibar), Zambia, Malawi, Zaire, Ethiopia and Vietnam with the intention of permanently settling in India

Provided that a candidate belonging to categories (ii), (iii), (iv) & (v) above shall be a person in whose favor a certificate of eligibility has been issued by the Government of India.

ii. AGE, EDUCATIONAL QUALIFICATIONS & EXPERIENCE: (AS ON 01.07.2022)

Sr no	Post / Scale	Age	Qualification	Experience
1	Information Technology / AGM-Scale V	Minimum 35 years Maximum 50 years	1. Compulsory: a. Full-time Master's or Bachelor's degree in Engineering disciplines in Computer Science/ Information Technology/ Electronics & Communication OR Master's in Computer Application from a University/ Institute recognized by Government of India or its Regulatory bodies OR b. Full time Master's or Bachelor's degree in Data Analytics/AI & ML/Digital/Internet Technologies from a reputed/recognised university/Institute	a. Minimum 10-12 years' post qualification experience in a similar role in designing and launching digital products/platforms in BSFI Sector or Fintech companies b. Proven track record of implementing digital transformation projects/Digital Marketing c. Should have an innovative mind set d. Experience in Managing and Leading Digital Team

			2. Desirable: a. Certification/Diploma/Deg ree in any area related to Digitization like Digital Transformation, Digital Product Management etc. OR b. Certification in Data Analytics/AI & ML/Digital/Internet Technologies from a reputed/recognised university/Institute.	
2	Economist / AGM-Scale V	Minimum 30 years Maximum 45 years	PhD in any one of the following subjects a) Economics b) Banking c) Commerce d) Economic Policy e) Public Policy	Minimum 5 years work experience in any scheduled Commercial Bank or any other PSU's.
3	Data Scientist / CM – Scale IV	Minimum 28 years and Maximum 35 years	Post Graduate Degree in Statistics/Econometrics/Mathe matics/Finance/Economics/Co mputer Science or B.E./B.Tech in Computer Science/IT from Indian University/Institute recognized by Govt. Bodies/AICTE.	• Minimum 8-10 Years of relevant post qualification experience in the area of Data Analytics/Data Science/Data Statistics/Data Mining in commercial Bank/financial companies/financial services organizations/IT services companies with financial domain.
4	Risk Manager / SM – Scale III	Minimum 20 Years and Maximum 35 Years	 B.Sc Statistics from AICTE/UGC approved University / College with aggregate of 55% marks OR MBA in Finance or Banking or PGDBM in Banking/ or Finance or its equivalent from AICTE/UGC approved University/College with aggregate of 55% marks OR Advanced Degree in Analytical field (MSc in Statistics/Applied Maths/Operation Research or Data Science field). Preferable Professional Qualification – FRM /CFA /Diploma in Risk Management /PRM/Advanced Degree in analytical field (e.g. MSc in Statistics/Economics/Applied Maths/Operations Research/Data Science fields) Preferable Certification – Certification in SPSS/SAS 	Experience – Minimum 2 years post qualification experience in Risk Management /Credit /Treasury/ALM
5	IT SOC Analyst / SM – Scale III	Minimum 26 Years and Maximum 40 Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute.	Minimum 6 years' of post basic qualification experience in IT, out of which minimum 3 years in SOC operations like Event Analysis, Rule creation, automation, Asset

6	IT Security Analyst / SM – Scale III	Minimum 26 Years and Maximum 40 Years	Certification (Compulsory): CISA / CISSP / CISM / CRISC /CEH certification Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): CISA / CISSP / CISM / CRISC /CEH certification	Integration, Incident management, Monitoring and compliance. Minimum 6 years' of post basic qualification experience in IT, out of which minimum 3 years in Ethical Hacking / Red Teaming / Threat Hunting / VAPT / Application Security / Digital Forensic Analysis.
7	Technical Officer(Credit) / SM – Scale III	Minimum 26 Years and Maximum 34 Years	Degree in Engineering in Civil/ Mechanical/Production/Metallurgy/Tex tile/Chemical.	3 Years' post qualification experience in TEV study/Project appraisal with Banks/FIs.
8	Credit Officer / SM – Scale III	Minimum 26 Years and Maximum3 4 Years	CA / CFA / ACMA/, OR MBA(Finance), MBA finance should be from recognized college / institute completed full time regular course. Additional qualification preferably: JAIIB&CAIIB	CA/CFA/ ACMA - 3 years & above (Post Qualification Experience) of PSBs, FIs, Credit Rating Agencies & NBFCs (AUM Rs.10000 crore) in Corporate Credit Appraisal / Assessment. For MBA(Finance) - 4 years & above (Post Qualification Experience) of PSBs, FIs, Credit Rating Agencies & NBFCs (AUM Rs.10000 crore) in Corporate Credit Appraisal / Assessment.
9	Data Engineer / SM – Scale III	Minimum 26 Years and Maximum 35 Years	Post Graduate Degree (or equivalent Diploma) in Statistics/Econometrics/Mathe matics/Finance/Economics/Co mputer Science OR B.E./B.Tech in Computer Science/IT from Indian University/Institute recognized by Govt. Bodies/AICTE.	Minimum 5 Years of relevant post qualification experience in the area of Data Analytics/Data Science/Data
10	IT / SM – Scale III	Maximum 35 Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): Solaris/Unix/ Linux Administration Certification	*Should have Six years of post qualification hands-on experience. *Should have independently handled or have led a Team in Unix / Linux administration for Enterprise level applications / Systems. *Should have implemented automated Application / System monitoring Tools. * Should have Experience in Shell Scripting * Should have hands on experience in Enterprise Class Storage Management * Experience in Backup and Recovery using Enterprise Class Backup Software * Experience in Unix File System Management * Experience in Unix Patch Management * Hands-on experience in administration of SAN Switches and SAN Environment

		OR	
IT / SM – Scale III IT / SM – Scale III	Maximum 35 Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): MCSE, MCSA Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): OCA / OCP	* Should have Six years of post qualification Hands-on experience. * Should have independently handled or have led a Team for administration of Windows Server Operating Systems, AD Management and Windows Cluster. * Should have hands-on experience in Virtualization Solutions including VMWare. * Should have hands-on experience in handling Blade Servers, SAN Switches and Storage. * Should have hands-on experience in Public and Private Cloud environments. * Experience in Automation and Scripting. * Hands-on experience in Account and Access Management * Should have experience in handling Enterprise level Patch Management Software. * Should have experience in handling enterprise class Anti Virus / Anti Spam Solution. * Should have experience in handling Backup solution. * Should have independently handled or have led a Team for Database Administration, Database installation, upgradation, performance monitoring, Database security, Troubleshooting, Backup and recovery. * Should have hands-on experience in Database tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning. * Should have hands-on experience in Database Performance Tuning.
		OR	firewall.
IT / SM – Scale III	Maximum 35 Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): CCNP, CCNA	* Should have Six years of post qualification hands-on experience. * Should have independently handled or have led a Team for Enterprise wide Network Monitoring and Management. * Should have experience in Routing and Switching * Should have experience in Network performance monitoring tools. *Should have hands-on experience in

eximum Years	OR Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): CCNP-Security, CISSP, CCIE, CEH	Balancers. * Should have experience in VPN, LAN, WAN troubleshooting and problem resolution. * Should have Six years of post qualification experience in Network Security. * Should have independently handled or have led a Team for Monitoring and Management of Firewall, Web Application Firewall, DDoS Protection, Anti APT and IPS. * Should have experience in Proxy Servers, Network Admission Control. * Hands-on expereince in Network segmentation. * Should have hands-on experience in Web Security Gateways * Should have experience in perimeter security, endpoint security etc.
	OR	
Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): Certification in Middleware Technologies, PMP	* Should have Six years of post qualification experience *Should have independently handled or have led a Team for installing, Managing and Monitoring Middleware technologies. * Should have experience in creating scripts for automating tasks. * Should have experience in handling solutions like Weblogic, WebSphere etc. * Should have experience in setting up and configuration of deployment managers, clusters nodes etc. * Should have experience in managing system integrity, capcity planning and system availability. * Should have experience in using application monitoring tools. *Should have experience in scripting language such as Python, Perl etc. * Should have experience in creating and testing applications.
	OR	
eximum Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): Certification in dotnet or Java or HTML or web technologies etc. Microsoft Certified Professional Developer, PMP	* Should have Six years of Post qualification experience. * Should have experience in independently developing Applications or should have led a team for Application development, * Should have experience in Dotnet, Angular JS, Core Java etc., Microsoft SQL Server 2016. * Should have experience in Java Programming. *Working experience in complex queries, stored procedure, Schedulers etc. * Should have experience in designing and coding of Java based applications.
	OR	

_			T		
		IT / SM – Scale III	Maximum 35 Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute. Certification (Compulsory): Android, Java, Web services, iOS app development, PMP	* Should have Six years of Post qualification experience. * Should have experience in independently developing Mobile Apps / or should have led a team for Mobile App development. * Mobile Application development, Coding, testing and maintenance of application etc. * Development of Mobile App of Enterprise nature. * Development of APIs * Java Programming, Object Oriented Programming *Experience in Development of Mobile applications like UPI, Mobile Banking etc. * Should have experience in Python coding / modeling
_				OP	coding / modering
ļ		TTT / CD # C 1	3.6 :	OR	C1 111 C' 2
		IT / SM – Scale III	Maximum 35 Years	Engineering Graduate in Computer Science / IT / ECE or MCA / M.Sc. (IT) / M.Sc. (Computer Science) from recognized University / Institute.	Should have Six years of post qualification experience. Should have experience in independently handling or should have led a team for (a) API Development
				Certification (Compulsory):	(a) AFT Development (b) Implementation and integration of
					APIs.
				Any certification in areas like API	(c) Designing and Development of
				Development, AI/ML, Mobile App	Interfaces
				development, Java, Python etc.	(d) Web Technologies (e) IoT, AI/ML, Robotics, Block chain etc. (f) Data Analytics (g) Python coding (h) Java Programming (i) Knowledge and experience in developing use cases.
	11	Risk Manager / Manager – Scale II	Minimum 20 years Maximum 35 years	B.Sc Statistics from AICTE/UGC approved University/College with aggregate of 55% marks	Minimum 1 year of post qualification experience in Risk Management/ Credit/ Treasury/ALM/ General Banking
				OR	
				MBA in Finance or Banking or PGDBM in Banking/ or Finance or its equivalent from AICTE/UGC approved University/College with aggregate of 55% marks	
				OR	
				Advanced Degree in Analytical field (MSc in Statistics/Applied Maths/Operation Research or Data Science field	
				Preferable Professional Qualification: FRM/CFA/Diploma in Risk Management /PRM/Advance Degree in analytical field (e.g. MSc in Statistics/ Economics/Applied Maths/Operations Research/Data Science fields)	

	T	1	D C 11 C 12 1	T
			Preferable Certification – Certification in SPSS/SAS	
12	Law Officer / Manager – Scale II	Minimum 20 years Maximum 35 years	A Bachelor Degree in Law (LLB)	Post Qualification Experience: - Enrolled as an advocate with Bar Council and 3 years' experience of practice at Bar or Judicial service and/or 2 years as a Law Officer in the Legal Deptt. of a Schedule Commercial Bank or the Central/State Government or of a Public Sector Undertaking and candidates should produce a certificate of having the requisite post qualification work experience from the Court/Bar council /organization.
13	Information Technology / Manager – Scale II	Minimum 20 years Maximum 35 years	Engineering Degree in Computer Science/Computer Applications/Information Technology/Electronics/ Electronics and telecommunications /Electronics and Communications /Electronics and Instrumentation OR Post graduate degree in Electronics / Electronics & Telecommunication / Electronics & Communication / Electronics & Instrumentation/ Computer Science/ Information Technology/ Computer Applications from a University/Institution/Board recognized by Government of India /approved by Government registered body. OR Graduate having passed DOEACC "B" level	Post Qualification Work Experience – 2 years in IT field.
14	Security/ Manager – Scale II	Minimum 26 years Maximum 45 years	Should be a Graduate. Medical Category- Shape 1/equivalent (as mentioned in discharge orders/relevant documents). Computer Literacy: Operating and working knowledge in computer system like MS Office(Word,Excel,PPT etc.)	Ex-Commissioned Officers of the Rank of Captain or above from Indian Army with minimum 5 years' service or equivalent rank from Air Force, Navy and Para Military Forces.
15	Financial Analyst / Manager – Scale II	Minimum 20 years Maximum 35 years	A pass in final examination of the Institute of Chartered Accountants of India (ICAI)/ Institute of Cost and Works Accounts of India (ICWAI) or MBA with specialization in Finance from a reputed institute.	For CA/ICWA Candidates – NIL For Candidates with MBA (Finance) - 3 years' experience as an officer in a Public Sector Bank/ Undertaking in the reputed field.
16	Credit officer Scale-II	Minimum 20 years and Maximum 35 years	Graduate with Full time MBA (Banking & Finance) / full time PGDBM (Banking & Finance) with aggregate of 60% Marks from AICTE / UGC approved University/ College. Or A pass in final examination of the Institute of Chartered Accountants of India (ICAI).	Nil
17	Economist Scale-II	Minimum 20 years and Maximum 35 years	A minimum of 2nd class post graduate degree in Economics / Econometrics / Rural Economics	Post qualification experience of minimum 3 years in data collection, economic analysis or research.
18	Security / AM – Scale I	Minimum 26 years	Should be a Graduate.	Ex-Junior Commissioned Officers with minimum 5 years' service as

Maximum 45 years	Medical Category- Shape 1/equivalent (as mentioned in discharge orders/relevant documents).	
	Computer Literacy: Operating and working knowledge in computer system like MS Office(Word,Excel,PPT etc.)	

- In case of Dual specializations, one of the fields of specialization should be in the field prescribed. In case of Major/Minor specializations, major specialization should be in the field prescribed. Candidates having MBA degree with more than two specializations are not eligible to apply. No equivalent educational qualification unless specifically mentioned shall be considered as eligible by bank.
- For all post/scale operating and working knowledge in computer systems is mandatory.
- All educational qualifications mentioned should be from university recognized by Govt. of India/ approved by Govt. Regulatory Bodies. The cut-off date for ascertaining eligibility regarding age, educational qualification and work experience is 01.07.2022
- The level of educational qualifications prescribed for the posts is minimum. The candidate must produce Marks Sheet & Provisional Certificate/ Degree Certificate issued from the University if called for interview. The result of the qualification prescribed must have been declared on or before 01.07.2022. The exact date of declaration of result should be explicitly mentioned in the Degree certificate or any other certificate issued by the university. Other-wise, the date appearing on the marks sheets/ Provisional Certificate/Degree Certificate shall be reckoned for deciding eligibility. No correspondence shall be entertained in this matter.
- Where CGPA/OGPA is awarded, the same should be converted into percentage and indicated in online application. If called for interview, the candidate will have to produce a certificate issued by appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by candidates in terms of norms. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60%.

iii. RELAXATION IN AGE LIMIT:

Sr. No.	Category	Age Relaxation
1	Scheduled Caste/Scheduled Tribe Candidates	By 5 years
2	Other Backward classes (OBC) candidates	By 3 years
3	Children/Family members of those who died in the 1984 riots	By 5 years
4	Persons With Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act, 2016"	By 10 years

NOTE:

- a. The maximum age limit specified in 2 (ii) above is applicable to General category candidates.
- b. 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. OBC candidates in the 'Creamy Layer' will be treated as "General Category".
- c. Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process, as required by the bank.

iv. REMUNERATION:-

GRADE/SCALE	SCALE OF PAY
JMG SCALE I	36000-1490(7)-46430-1740(2)-49910-1990(7)-63840
MMG SCALE II	48170-1740(1)-49910-1990(10)-69810
MMG SCALE III	63840-1990(5)-73790-2220(2)-78230
SMG SCALE IV	76010-2220(4)-84890-2500(2)-89890
TMG SCALE V	89890-2500(2)-94890-2730(2)-100350

NOTE: Candidates employed in other Public Sector Banks (PSBs) will be provided with Pay Protection and one additional increment within the pay scale of the selected grade.

Perquisites/allowance shall be as per Bank's policy.

SELECTION PROCEDURE

Selection will be through **personal interview.** Merely satisfying the eligibility norms does not entitle a candidate to be called for Test or Interview.

The applications of eligible candidates will be arranged on the basis of educational qualification and total experience and candidates to extent of 8 times the number of vacancies in the respective categories will be shortlisted for the interview.

The exact date/centre/venue of examination will be communicated to the candidates through notification. The Bank reserves the right to cancel or make any change in the date of the interview/ vary the selection procedure, if required.

3. APPLICATION FEE:

Application fee to be remitted by the applicants along with the Application for Recruitment is as under (GST @ 18% extra will be charged on application fee):

Sr. No.	Category	Application fee/ Intimation Charges
1	Schedule Caste/Schedule Tribe/PWBD candidates	Rs.175/-+GST
2	All Other Candidates	Rs. 850/-+GST

4. GENERAL INSTRUCTIONS

- i. Not more than one application should be submitted by any candidate. Multiple Applications/Registrations will be summarily rejected and the application fee forfeited.
- ii. Before applying, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Applications, once submitted, will not be allowed to be withdrawn and the application fee/intimation charges once paid, shall be neither refunded nor held in reserve for any other examination. The Bank would be free to reject any application, at any stage of the Recruitment Process, if the candidate is found ineligible for the post, for which he/she has applied. The decision of the Bank regarding eligibility of the candidates, the stage at which scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced etc. and any other matter relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf. If any wrongdoing (s) / suppression of antecedents is/are detected even after appointment, his/her services are liable to be terminated.
- iii. A recent, recognizable color passport size photograph, which should be the same as the one uploaded in the on-line application form, should be firmly pasted on the call letter for online examination/interview and duly signed across by the candidate. Candidates are advised not to change their appearance till the recruitment process is complete. Failure to produce the same photograph at the time of the online test/personal interview may lead to disqualification. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- iv. Candidates will have to produce original Caste/Physical Disability/ Caste Validity Certificate (wherever applicable) any other relevant certificates at the time of interview, failing which his/her candidature will be cancelled. OBC candidates availing reservation will have to produce OBC certificate with Non-creamy layer clause at the time of interview & an undertaking in the prescribed format regarding non- creamy layer status as on closing date of registration. The competent authority for issue of Caste/PH certificate has been defined at point No. 7 below. The certificate issued by only those competent authority authorized to issue Caste/Disability certificate will be acceptable. Candidates belonging to OBC category but coming under creamy layer and/or if their caste does not find place in Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form. Prescribed formats of Caste Certificate are given in Annexures.
 - v. Candidates serving in Govt./quasi-Govt./Public Sector Undertakings (including nationalized banks and financial institutions) will be required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which, their candidature may not be considered.

- vi. All candidates will have to produce, if called for interview, originals as well as self attested photocopies of their educational/experience certificates as well as Caste Certificate, Caste Validity Certificate (wherever applicable), certificate of disability in the proforma prescribed by Govt. Of India or any other certificate required, in the prescribed proforma in support of their eligibility, failing which their candidature will be cancelled.
- vii. No Travelling Allowance is payable to candidates who are called for interview. However, unemployed SC/ST Candidates, who are called for interview, will be paid actual to and fro 2nd Class Rail/Ordinary Bus fare in terms of Govt. guidelines by the shortest route on production of evidence of travel, i.e. Railway Receipt/Ticket(s) for attending the interview.
- viii. The Bank takes no responsibility for any delay /non-receipt or loss of any communication
- ix. Any resulting dispute arising out of and/or pertaining to the process of recruitment under this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- x. Canvassing in any form will be a disqualification.
- xi. Request for change of contact no./address/ email ID/ interview centre will not be entertained.
- xii. In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- xiii. Appointment of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such appointment will also be subject to the Service, Conduct Rules & Policies of the Bank.

5. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT

- 5.1 Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information while filling up the application form.
- 5.2 At the time of Examination/interview/ Group Discussion(wherever applicable), if a candidate is/has been found guilty of:
 - using unfair means during the examination/interview or
 - impersonating or procuring impersonation by any person or
 - misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose
 - resorting to any irregular or improper means in connection with his/her candidature for selection or 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 the Bank
 - (c) for **termination** of service, if he/she has already joined the Bank.

6. THE COMPETENT AUTHORITY FOR ISSUING THE CERTIFICATE TO SC/ST/OBC/PWD IS AS UNDER:

6.1 For SC/ST/OBC: District Magistrate/ Additional Dist. Magistrate/ Collector/ Deputy Commissioner/ Additional Dy. Commissioner/ Dy. Collector/ First Class Stipendiary Magistrate/ Sub-Division Magistrate/ Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner/ Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate/ Revenue Officer not below the rank of Tahsildar/ Sub-Divisional Officer of the area where the candidate and/or his/her family normally resides.

7. HOW TO APPLY:-

Candidates can apply only online from 28.09.2022 to 17.10.2022 and no other mode of application will be accepted.

7.1 Pre-Requisites for Applying Online

Before applying online, candidates should:

- (i) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as per this Advertisement.
- (ii) Keep the necessary details/documents for Online Payment of the requisite application fee/ intimation charges ready.
- (iii) Have a valid personal email ID, which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Examination etc. through the registered e-mail ID. Under no circumstances, a candidate should share with/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 new e-mail ID before applying on-line and must maintain that email account.

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

Procedure for applying online:

- (1) Candidates are first required to go to the Bank's website and click the option "CLICK HERE TO APPLY ONLINE" to open the On-Line Application Form.
- (2) To register their application candidates will be entering their basic information in the online application form. After that a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the Provisional registration number and password. An Email & SMS indicating the Provisional Registration number and Password will also be sent in the specified e-mail id & mobile numbers. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed.
- (3) Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines given hereunder for Scanning and Upload of Photograph and Signature.

Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained.

Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required. No change is permitted after clicking on "COMPLETE REGISTRATION" Button. Visually Impaired candidates are responsible for carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.

7.2 <u>Mode of Payment</u>

Candidates have to make the payment of requisite fees/ intimation charges through ONLINE mode only:

(i) Candidates should fill in the details in the On-Line Application at the appropriate places very carefully and click on the "COMPLETE REGISTRATION" button at the end of the On-Line Application format. Before pressing the "COMPLETE REGISTRATION" button, candidates are advised to verify every field filled in the application. The name of the candidate or his /her father/husband etc. should be spelt correctly in the application as it appears in the certificates/mark sheets. Any change/alteration found may disqualify the candidature.

In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered. Once the application is filled in completely, candidate should finally submit the data.

- (ii) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- (iii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.
- (iv) After clicking on COMPLETE REGISTRATION", an additional page of the application form is displayed wherein candidates may follow the instructions and fill in the requisite details.
- (v) If the online transaction has not been successfully completed then candidates are advised to login again with their provisional registration number and password and pay the Application Fees/Intimation Charges online.
- (vi) On successful completion of the transaction, an e-receipt will be generated.

(vii) Candidates are required to take a printout of the e-receipt and online application form. Please note that if the same cannot be generated online transaction may not have been successful.

Note:

- After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button in order to avoid double charge.
- For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- To ensure the security of your data, please close the browser window once your transaction is completed.
- After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. Candidate should not send this printout to the Bank.
- Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form.
- Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.
- An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.
- An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.
- Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee to avoid the possibility of disconnection/ inability/ failure to log onto the Bank's website on account of heavy load on internet/website jam.
- Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.

Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected. Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/her is found to be false at a later stage.

7.3 <u>GUIDELINES FOR SCANNING THE PHOTOGRAPH, SIGNATURE, THUMB IMPRESSION, HAND-WRITTEN DECLARATION AND DOCUMENTS.</u>

Guidelines for scanning and Upload of Documents

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph, signature, left thumb impression and the hand written declaration as per the specifications given below.

- i) Photograph Image: $(4.5 \text{cm} \times 3.5 \text{cm})$
 - Photograph must be a recent passport style colour picture.
 - Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
 - Look straight at the camera with a relaxed face
 - If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
 - If you have to use flash, ensure there's no "red-eye"
 - If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.

- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

ii) Signature:

- The applicant has to sign on white paper with Black Ink pen.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb 20kb
- Ensure that the size of the scanned image is not more than 20kb

iii) Left thumb impression:

- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- File type: jpg / jpeg
- Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm * 3 cm (Width * Height)
- File Size: 20 KB 50 KB

iv) Hand-written declaration Image:

- The applicant has to write the declaration in English clearly on a white paper with black ink.
- File type: jpg / jpeg
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm * 5 cm (Width * Height)
- File Size: 50 KB 100 KB

v) Uploading Relevant Documents:

The applicant has to upload various documents in pdf format,

- Relevant Marksheet/s of Educational Qualification
- Qualifying Degree/ Provisional Degree of Education
- Educational/Specialization Certificate/s Relevant for Post Applied
- Experience Certificate/s
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- o If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.

NOTE:

- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.
- Ensure that Photo, Signature, Thumb impression and Hand written declaration are uploaded at the specified spaces only in the online application form.

Procedure for Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/left thumb impression/hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MSOffice can easily obtain documents in .jpeg format by using MS Paint or MSOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

Procedure for Uploading the documents:

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- Click on the respective link "Upload Photograph / signature / Upload left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.

- Select the file by clicking on it
- Click the 'Open/Upload'
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

Note:

- (1) In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the Photograph / signature / left thumb impression / hand written declaration/Documents in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.
- (3) 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.
- (4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- (5) If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- (6) Candidates should ensure that the signature uploaded is clearly visible
- (7) After registering online candidates are advised to take a printout of their system generated online application forms.

8. CALL LETTERS FOR INTERVIEW

The date of the Interview is TENTATIVELY FIXED in the month of December. However, it will be intimated in the Call Letter along with the Centre/Venue for the Examination, well in advance of the date of interview.

- 1) PROCEDURE FOR OBTAINING CALL LETTERS FOR ATTENDING INTERVIEW:
 - All shortlisted candidates will be required to download their call letter for INTERVIEW and the Information Handout from the Bank's website. Hence, candidates are advised to visit the bank's website frequently for the date of commencement of downloading of interview call letters. Candidates should note that the call letters will not be sent through any other mode.
- 2) In case of any difficulty in downloading the call letter, the candidate should contact the Help Desk as mentioned in FAQs with regard to downloading the call letter.

Candidates are advised to regularly visit the Bank's website for updates/ notices/ instructions. All announcements/addendum/ corrigendum/ details pertaining to this process will be only published / provided on authorized Bank's website www.centralbankofindia.co.in from time to time under Career section. No separate communication/ intimation will be sent to the candidates who are not selected/ shortlisted in the process. All notification/ communication placed on Banks's website shall be treated as intimation to all candidates who have applied for the process.

Merely satisfying the eligibility criteria norm does not entitle the candidate to be called for GD/Interview/Selection process. The Bank reserves the right to call only the requisite number of candidates for GD/Interview/Selection process after preliminary screening/ shortlisting with preference to the candidates' age, qualification, essential requirements, suitability etc.

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

Date: 27.09.2022 GENERAL MANAGER (HRD)

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

1. This is to certify	that Sri / Smt / Kum*		_ son /
daughter* of		of village /	town*
	in District / Division*	of the State /	Union
Territory*	belongs to the	Caste/Tribe* which is recognize	ed as a
Scheduled Caste/ Sche	duled Tribe* under:		
* The Constitution (Sc	heduled Castes) Order, 1950;		
* The Constitution (Sc	heduled Tribes) Order, 1950;		
* The Constitution (Sc	heduled Castes)(Union Territories)Orde	ers, 1951 ;	
* The Constitution (Sc	heduled Tribes)(Union Territories)Orde	er, 1951 ;	

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

- * The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956;
- * The Constitution (Andaman and Nicobar Islands) Scheduled

Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled

Tribes Orders (Amendment) Act, 1976;

- * The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962;
- * The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962;
- * The Constitution (Pondicherry) Scheduled Castes Order 1964;
- * The Constitution (Uttar Pradesh) Scheduled Tribes Order, 1967;
- * The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968;
- * The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968;
- * The Constitution (Nagaland) Scheduled Tribes Order, 1970;
- * The Constitution (Sikkim) Scheduled Castes Order, 1978;
- * The Constitution (Sikkim) Scheduled Tribes Order, 1978;
- * The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989;
- * The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
- * The Constitution (ST) Orders (Amendment) Ordinance, 1991;
- * The Constitution (ST) Orders (Second Amendment) Act,1991;
- * The Constitution (ST) Orders (Amendment) Ordinance, 1996;
- * The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
- *The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
- *The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
- *The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002]

Union Territory Administration. This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / _____Father /Mother* of Sri / Smt / Smt / Kumari* Kumari* ____of village ____inDistrict/Division*_ town of the State/Union Territory*_ _____ who belong to the_____ Caste / Tribe* which is recognized as a Scheduled Caste/Scheduled Tribe* in the State/Union Territory* issued by the ____[Name of the authority] vide their order No. dated 3. Shri/Smt/Kumari*_____ _____and/or* his/her* family ordinarily reside(s) in village/town*______ of______ District / Division* of the State / Union Territory* of _____ Signature ___ Designation _____ [With seal of Office] Place: Date: **State/Union Territory** Note: The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

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

* Please delete the words which are not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

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

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

[#] Delete the paragraph which is not applicable.

FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify	that Sri / Smt. / Kumari	son/daughter
of	of village/Town	District/Division
	in the State/ Union Territory community which is recognized as a backy	
Government	of India, Ministry of Social Justice and Empowermedated*. Shri/Smt./Kumari	
ordinarily	reside(s) in theDistrict/Distric	
persons /sections	s (Creamy Layer) mentioned in column 3 of the Schedule to the	Government of India,
Department of P	Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993	**.
Dated :	Distri	ct Magistrate
	Depu	ty Commissioner etc.
Seal		

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

The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.

^{* -} the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

^{**-} As amended from time to time.

Government of	Ť	

(Name & Address of the authority issuing the certificate

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS (Prescribed proforms subject to amendment from time to time)

Certificate No				
Date:				
VALID FOR THE YEAR				
This is to certify that Shri/Smt./Kumari				
 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 municipal	Residential plot of 100 sq. yards and above in notified municipalities;			
IV. Residential plot of 200 sq. yards and above in. areas other than to	Residential plot of 200 sq. yards and above in, areas other than the notified municipalities			
Shri/Smt./Kumari belongs to the caste	which is not recognized as a			
Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List)				
	Signature with seal of Office Name Designation			
Recent Passport size attested photograph of the applicant				

NOTE :-

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

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

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

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

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