

Lateral Recruitment of Specialist Officers in JMGS-I, MMGS II and MMGS III

Punjab and Sind Bank, Public Sector Bank with Head Office in New Delhi and more than 1550 network of branches invites online applications from Indian Citizens for the aforesaid posts.

Before applying, candidates are advised to ensure that they fulfill the stipulated eligibility criteria.

IMPORTANT DATES:

Commencement of date of on-line application	28.06.2023
Last Date of online application	12.07.2023
All revisions/ Corrigendum (if any) will be hosted on Bank's website only.	

1. DETAILS OF POSTS AND RESERVATION

S. No.	Post	Scale	No of Vacancies						Of which PWD			
			SC	ST	OBC	EWS	UR	TOTAL	VI	HI	OC	MD/ ID
I.	IT Officer	JMGS I	3	1	6	2	12	24	-	-	-	-
II.	Rajbhasha Officer	JMGS I	0	0	0	0	2	2	-	-	-	-
III.	Software Developer	JMGS I	3	1	5	2	9	20	-	-	-	-
IV.	Law Manager	MMGS-II	0	0	1	0	5	6	-	-	-	-
V.	Chartered Accountant	MMGS-II	4	2	8	3	13	30	-	-	-	-
VI.	IT Manager	MMGS-II	6	3	10	4	17	40	-	-	-	-
VII.	Security Officer	MMGS II	1	0	2	1	7	11	NA	NA	NA	NA
VIII.	Rajbhasha Officer	MMGS II	0	0	1	0	4	5	-	-	-	-
IX.	Digital Manager	MMGS II	0	0	0	0	2	2	-	-	-	-
X.	Forex Officer	MMGS II	1	0	2	1	2	6	-	-	-	-
XI.	Marketing Relationship Manager	MMGS II	3	1	6	2	5	17	-	-	-	-
XII.	Technical Officer- Civil	MMGS-III	0	0	0	0	1	1	-	-	-	-
XIII.	Chartered Accountant	MMGS-III	0	0	0	0	3	3	-	-	-	-
XIV.	Digital Manager	MMGS-III	0	0	0	0	2	2	-	-	-	-
XV.	Risk Manager	MMGS-III	0	0	1	0	4	5	-	-	-	-
XVI.	Forex Dealer	MMGS-III	0	0	0	0	2	2	-	-	-	-
XVII.	Treasury Dealer	MMGS-III	0	0	0	0	2	2	-	-	-	-
XVIII.	Law Manager	MMGS-III	0	0	0	0	1	1	-	-	-	-
XIX.	Forex Officer	MMGS III	0	0	0	0	2	2	-	-	-	-
XX	Economist Officer	MMGS III	0	0	0	0	2	2	-	-	-	-
	Total		21	8	42	15	97	183	-	-	-	-

Age relaxation to reserved category is applicable as per Government Guidelines.



Abbreviations Stands for –

SC – Scheduled Caste, ST – Scheduled Tribe, OBC – Other Backward Classes, EWS- Economically Weaker Section, UR – Un reserved, PWD-Persons With Disability, VI- Visual Impaired, HI- Hearing Impaired, OC- Orthopedically Challenged, ID- Intellectual Disability, MD- Multiple Disability.

2. RELAXATION IN UPPER AGE LIMIT (in case of candidates belonging to following categories)

Sl.No.	Category	No. of years of relaxation
i)	Scheduled Caste/ Scheduled Tribe	5 years
ii)	Other Backward Classes(Non-creamy layer)	3 years
iii)	Persons With Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act,2016"	10 years
iv)	Ex-Servicemen: Ex-service Commissioned Officers, including ECOs/ SSCOs, who have rendered at least 05 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 for receipt of applications) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or on account of physical disability attributable to military service or invalidment.	5 years
v)	Persons affected by 1984 riots	5 years

Note:

- 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 in Point No. 2(iii) to 2(v).
- Candidates claiming relaxation under 2 (i to iii) should enclose necessary certificate issued as Documentary proof.

RESERVATIONS:

Reservation for SC/ST/OBC/EWS candidates will be provided as per government guidelines. Candidates belonging to and applying under "reserved SC/ST/OBC category" or claiming reservation under EWS are required to submit a certificate issued by the Competent Authority on a format prescribed by Government of India regarding his/her 'Community'.

OBC certificate should contain the "Non-creamy Layer Clause" which is not more than one year old and EWS certificate issued for the financial year prior to the year of application. Candidates who fail to produce the above certificate will not be considered under the OBC category or EWS whichever is applicable.

The competent authority for the issue of the certificate to SC/ST/OBC/EWS/ Persons with Benchmark Disabilities (PwBD) is as under:

For SC/ST/OBC/EWS: (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.



Reservation for Persons with Benchmark Disabilities

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The reserved categories of disabilities mentioned under this Act are namely:

- a. Blindness and low vision;
- b. deaf and hard of hearing;
- c. locomotor disability including cerebral palsy. leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
- d. autism, intellectual disability, specific learning disability and mental illness;
- e. *multiple* disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disabilities:

Note: Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016" and authorized certifying authority will be the Medical Board of the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopedic/ Ophthalmic/ ENT Surgeon or any person designated as certifying authority by appropriate government.

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

Guidelines for Persons with Benchmark Disabilities using a Scribe

- a. The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:
 - b. The candidate will have to arrange his / her own scribe at his/her own cost.
 - c. The scribe should be from an academic discipline different from the one stipulated for the post.
 - d. Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the selection process.
 - e. Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- f. The scribe arranged by the candidate should not be a candidate for the online examination under this selection process. If violation of the above is detected at any stage of the process, candidature for selection process of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favorably entertained.
- g. Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- h. During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator



personnel that the scribe independently answered the questions. In such cases, the Candidate and scribe may also be debarred either permanently or for a specified period from all Punjab and Sind Bank examinations.

Guidelines for candidates with locomotor disability and cerebral palsy

- a. A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

Guidelines for Visually Impaired candidates

- a. Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- b. The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.
- c. These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

Note:

- a) The above number of vacancies are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.
- b) The selected candidates may be posted anywhere in India, depending on the requirement of the Bank.
- c) Bank will consider the eligibility of candidates based on their suitability and experience in the respective field.

3. ELIGIBILITY CRITERIA (as on 31.03.2023)

Nationality / Citizenship:

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



a. Age: 25-35 years

b. Post, Education qualification and work experience:-

Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
I	IT Officer in JMGS I	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes	Minimum 1 year of post basic qualification work experience as on 31.03.2023 in Information Technology in: Data Base/ Network/ Security Or Handling in Servers/ Subnet/ Data Centre Operations. Or Experience in IT Automation/ DevOps/ Containerization. [Training and teaching experience will not be considered as experience] Preferable experience in Core Banking (Finacle) / Data Base Administrator/ System Administrator.
II	Rajbhasha Officer in JMGS-I	Post Graduate Degree in Hindi with English as a subject at the degree (graduation) level OR Post graduate degree in Sanskrit with English and Hindi as subjects at the degree (graduation) level.	Minimum one year post qualification experience in relevant field like academic, administrative etc.
III	Software Developer in JMGS I	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes	Minimum 1 year of post basic qualification work experience as on 31.03.2023 in: Software Development (Coding, Testing and Maintenance) Knowledge and experience of .Net / Angular JS / Java / J2EE/ PLSQL / PHP / Python [Training and teaching experience will not be considered as experience] Knowledge of Linux / Unix / Solaris / VMWare ESX / Cloud Computing is an added advantage.
IV	Law Manager in MMGS-II	Bachelor's Degree in Law with a minimum of 60% marks aggregate of all semesters / years from a University / Institute recognized by Govt. of India or its Regulatory bodies and enrolled as an advocate with the Bar Council of India. Post Graduate degree in Law will be preferable.	Minimum 2 years post qualification experience as Law Officer in the Legal Department of Scheduled Commercial Bank/ State or Central Govt./ PSU. OR Post Qualification Experience of at least 5 years as a practicing advocate independently or with any Law firm of good repute before a District Court or High Court or DRT.



Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
V	Chartered Accountant in MMGS II	Qualified Chartered Accountants	<p>Mandatory: Minimum 2 years of post-qualification experience as CA in a Bank/ NBFC/ FIs/ Credit Rating Agency.</p> <p>Preferable: Post-qualification experience in high value credit, appraisal/ assessment of credit proposals of medium/ large corporate, capital planning and raising activities, quarterly review/ analysis of capital structure, Bank's financial statements preparation will be given preference. Skills in analysis of Balance Sheet, Appraisal/ Assessment of credit proposal, credit monitoring, preparation of Bank's financial statements, capital planning and raising activities. Bank's Ind AS performa preparation, Account/ Finance/ Tax matters (Direct & Indirect) is preferable.</p>
VI	IT Manager in MMGS- II	Engineering graduate in Computer Science / IT / ECE / MCA from recognized universities / institutes	<p>Minimum 4 years of post-basic qualification work experience as on 31.03.2023 in any of the below domains:</p> <ul style="list-style-type: none"> ·Development, managing Unix environment, installation / migration / upgradation of Weblogic / IBM MQ Server / JBoss / webserver on Solaris / Linux / Unix (OR) Working experience in Business Intelligence Tools / Data warehouse / Data Lake platform (OR) Experience in developing and managing API (OR) Administration skills and working experience on Unix / Linux / Solaris / Windows Servers (OR) Administration skills and working experience on Oracle / MSSQL / other data bases (OR) Working experience in web & application servers (OR) Working experience in Server Virtualization [VMWare, Citrix, RHEV etc.] and containers [Openshift, Tanzu, Kubernetes etc.] (OR) Working experience in storage, backup and tape library management. <p>[Training and teaching experience will not be considered as experience]</p> <p>Working experience in banking and working experience in Finacle 10 is preferred.</p> <p>Certification in any of the above will be an added advantage.</p> <p>Working experience in ITSM Tools / Disaster Recovery Tools / Automation will be an added advantage.</p>



Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
VII	Security Officer in MMGS- II	Graduate in any discipline from any recognized University	Minimum 5 years of post-qualification Experience as Commissioned Officer in the Indian Army (Captain)/Navy (Lieutenant)/Air Force (Flight Lieutenant). OR A Gazetted Police Officer not below the rank of Deputy Superintendent of Police or Assistant Commandant of Paramilitary Forces (BSF/CRPF/ITBP/CISF/SSB etc.) with minimum 5 years of service.
VIII	Rajbhasha Officer in MMGS-II	Post Graduate Degree in Hindi with English as a subject at the degree (graduation) level OR Post graduate degree in Sanskrit with English and Hindi as subjects at the degree (graduation) level.	Minimum three years of post-qualification work experience in Hindi Department in any Public Sector Undertakings/ Banks/ Financial institutions/ Central Government/ State Government/ Defence.
IX	Digital Manager in MMGS-II	B.Tech /B.E in Computer Science/ IT/Electronics & Communication/ Electronics & Tele Communication/ Electronics/ MCA/ MSc Computer Science.	Minimum 2 years of post-qualification experience in related field in BFSI/ PSUs/ Central Govt./ State Govt./ Listed IT Companies/ Private limited Companies.
X	Forex Officer in MMGS-II	Graduate from Government recognized University or Institution. Candidate must be certified in Foreign Exchange Operation.	Minimum 2 years of post-qualification basic experience in Forex in BFSI/PSUs/ Central Govt./ State Govt. Excellent understanding of Forex with risks and controls surrounding this function. Understanding of LC, BG, Export credit.
XI	Marketing Officer/ Relationship Manager in MMGS-II	Candidate must be graduate and Full-time two years MBA (Marketing) / Full time two years PGDBA (Post Graduate Diploma in Business Administration) / PGDBM (Post Graduate Diploma in Business Management) or equivalent qualification with specialization in Marketing.	Minimum 4 years post qualification experience in marketing in BFSI Sector.
XII	Technical Officer- Civil in MMGS-III	Full time 4 years Civil Engineering Degree from a University/ institute recognized by Govt. of India or its Regulatory bodies.	Minimum five years of post-qualification work experience as Civil Engineer in Banks/ Financial Institutions/ Govt. Organization/ Public Sector Undertaking/ Reputed Private Limited Companies/ Listed companies in building Construction.



Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
XIII	Chartered Accountant in MMGS III	Qualified Chartered Accountants	Mandatory: Minimum 4 years of post-qualification experience as CA in a Bank/ NBFC/ FIs/ Credit Rating Agency. Preferable: Post-qualification experience in high value credit, appraisal/ assessment of credit proposals of medium/ large corporate, capital planning and raising activities, quarterly review/ analysis of capital structure, Skills in analysis of Balance Sheet, Appraisal/ Assessment of credit proposal, credit monitoring, preparation of Bank's financial statements, capital planning and raising activities. Bank's Ind AS performa preparation, Account/ Finance/ Tax matters (Direct & Indirect) is preferable.
XIV	Digital Manager in MMGS-III	B.Tech /B.E in Computer Science/ IT/Electronics & Communication/ Electronics & Tele Communication/ Electronics/ MCA/ MSc Computer Science.	Minimum 4 years of post-qualification experience in related field in BFSI /PSUs/ Central Govt./ State Govt./ Listed IT Companies/ Private limited Companies.
XV	Risk Manager in MMGS-III	The candidate must be- (i) 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 (M.Sc. in Statistics/ Applied Maths/ Operation Research or Data Science Field). OR (ii) Completed professional courses CA/ICWA/CS. Note: - Candidates with following Additional Qualifications will be preferred: i) Financial Risk Manager (FRM) ii) Professional Risk Manager (PRM) from PRMIA iii) Diploma in Risk	Minimum 4 years post qualification experience in Risk Management/ Credit/ Treasury/ ALM in Bank/ NBFC/ FIs.



Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
		Management iv) Chartered Financial Analyst (CFA) v) Advanced degree in Analytical field (M.Sc. in Statistics/ Economics/ Applied Maths/ Operation Research or Data Science Field). Strong foundation in statistical and other quantitative techniques will be an added advantage.	
XVI	Forex Dealer in MMGS-III	Chartered Accountant (CA) from Institute of Chartered Accountants of India/Cost Management Accountant- CMA (ICWA) from Institute of Cost Accountants of India. OR Chartered Financial Analyst (CFA) from CFA Institute (USA). OR Graduation Degree in any discipline (Institute should be recognized/approved by Govt. bodies / AICTE/ UGC and course completed through correspondence/part time/distance mode will not be considered) AND Full time MBA in Finance or PGDM in Finance or equivalent Post Graduation degree with specialization in Finance Mandatory: Certificate Treasury professional, IIBF OR Diploma in Treasury, Investment & Risk Management (DTIRM), IIBF	Minimum 3 years of post-qualification banking experience in officer cadre with minimum 2 years as dealer in Treasury (Forex) of a Nationalized or Private Sector Bank and experience in Forex derivative products such as Currency future, options, Interest Rate Options, Swap.



Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
XVII	Treasury Dealer in MMGS-III	<p>Chartered Accountant (CA) from Institute of Chartered Accountants of India/Cost Management Accountant- CMA from Institute of Cost Accountants of India</p> <p>OR</p> <p>Chartered Financial Analyst (CFA) from CFA Institute (USA).</p> <p>OR</p> <p>Graduation Degree in any discipline with Minimum 55% marks in aggregate (Institute should be recognized/approved by Govt. bodies/AICTE/UGC and course completed through correspondence/part time /distance mode will not be considered)</p> <p>AND</p> <p>Full time- MBA in Finance or PGDM in Finance or equivalent Post Graduation degree with specialization in Finance (Minimum 2 Years course with Minimum 60% marks in aggregate) (Institute should be recognized/approved by Govt. bodies/AICTE/UGC and course completed through correspondence/part time /distance mode will not be considered).</p> <p>Desirable:</p> <ol style="list-style-type: none"> 1. Certificate Treasury Dealer Course, IIBF. 2. Certificate Course in Treasury Management, NIBM. 3. CAIIB 4. Diploma in Treasury, Investment & Risk Management (DTIRM), IIBF. 	<p>Minimum 5 years of post-qualification banking experience in officer cadre with minimum 3 years as an officer in Treasury (related field) of a Nationalized or Private Bank.</p> <p>(For candidates having CA/ CMA /CFA qualification, overall post qualification work experience of minimum 5 years may be relaxed to 4 years with minimum 3 years as an officer in Treasury of a Nationalized or Private Sector Bank)</p> <p>OR</p> <p>Minimum 3 years' experience of working with primary dealer.</p>



Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
XVIII	Law Manager in MMGS-III	Bachelor's Degree in Law with a minimum of 60% marks aggregate of all semesters / years from a University / Institute recognized by Govt. of India or its Regulatory bodies and enrolled as an advocate with the Bar Council of India. Post Graduate degree in Law will be preferable.	Minimum 4 years post qualification experience as Law Officer in the Legal Department of Scheduled Commercial Bank/ State or Central Govt./ PSU. OR Post Qualification Experience of at least 6 years as a practicing advocate independently or with any Law firm of good repute before a District Court or High Court or DRT out of which as least 1 year experience of working as a Law Officer in a Bank/ Financial institution.
XIX	Forex Officer in MMGS-III	Graduate from Government recognized University or Institution. Candidate must be certified in Foreign Exchange Operation.	Minimum 3 years of post-qualification basic experience in Forex in BFSI/PSUs/ Central Govt./ State Govt. Excellent understanding of Forex with risks and controls surrounding this function. Understanding of LC, BG, Export credit.
XX	Economist Officer in MMGS-III	Post-Graduation degree in Economics / Econometrics/ master's in business economics from a recognized University.	5 years of experience as an Officer in Financial Institutions / Banks / Rating Agencies / Analytics Firm / Reputed Brokerage Agencies / Corporate Organisations like CRISIL, CIBIL, ICRA etc. out of which 3 years' experience in forecasting / analysing business indicators / environmental scanning / building up of data bank / econometric models and industrial profiles.

4. SCALE OF PAY & OTHER FACILITIES

The candidates shall be appointed on regular basis and their emoluments are as below:-

- Officer- JMGS I:** Scale of Pay is Rs. 36000-1490/7-46430-1740/2-49910-1990/7-63840
- Manager – MMGS II:-** Scale of Pay is Rs. 48170-1740/1-49910-1990/10-69810
- Senior Manager – MMGS III:-** Scale of Pay is Rs. 63840-1990/5-73790-2220/2-78230

DA, HRA /Leased Accommodation (if applicable, as per Scale and location in line with Bank's prescribed norms), CCA will be paid as per rules in force from time to time and depending upon the place of posting. Medical, LTC, Terminal Benefits and other perquisites will be as per prevailing rules.



5. PROBATION PERIOD, BOND AMOUNT AND MINIMUM SERVICE PERIOD

The selected candidates shall be required to execute a service bond as under:-

Post	Scale	Bond Amount	Bond Period	Probation Period
Chartered Accountant, Digital Manager, Risk Manager, Forex Dealer, Treasury Dealer, Technical Officer-Civil, Law Manager, Forex Officer, Economist Officer.	MMGS-III	Rs.1,00,000/-	2 years	1 year
IT Manager, Rajbhasha Officer, Security Officer, Digital Manager, Law Manager, Chartered Accountant, Forex Officer.	MMGS-II	Rs.1,00,000/-	2 years	1 year
Marketing Officer/ Relationship Manager	MMGS-II	Rs.1,00,000/-	2 years	2 year
IT Officer, Software Developer, Rajbhasha Officer	JMGS-I	Rs.1,00,000/-	3 years	2 year

The service bond shall have to be accompanied with an undertaking to serve the Bank for a minimum period from the date of joining the Bank as mentioned in above table.

Candidates will also have to furnish one surety of equal amount, acceptable to the Bank in the specified proforma before joining the Bank on his/ her selection for rendering service for a minimum period as given in above table from the date of joining the Bank.

In the event of their resignation from the post before the end of the specified period, they will have to pay the Bond amount to the Bank.

6. SELECTION PROCEDURE

S. No.	Scale	Selection Procedure
1	MMGS-III, MMGS-II, JMGS-I **	<ul style="list-style-type: none">• Written test (with assistance of IBPS).• Short-listing• Personal Interaction/Interview

**The Bank may conduct the online examination depending upon the registration of number of applications.

The details of further process for online examination will be informed later on through our Bank's website <https://punjabandsindbank.co.in/>. The weightage for Online Test Score & Interview marks will be 70% & 30% respectively.

The Bank would be free to reject the candidature of any candidate at any stage of the 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.

Bank reserves the right to shortlist requisite number of candidates based on the experience and suitability of the candidates, as decided by the Bank and only those shortlisted candidates will be called for further selection process as decided by the



The Group Discussion and /or Personal Interview venue, time & date will be informed to the shortlisted candidates in the respective call letter and candidates have to attend the same at their own cost. The call letters will be sent **by email only**. The group discussion/ interviews will be conducted at New Delhi.

The total marks allotted for Interview is 100. The minimum qualifying marks in interview will not be less than 40% (35% for SC/ST/OBC/PWBD candidates).

Final selection will be made on the basis of marks obtained by the candidates in the entire selection process and will be according to the merit ranking.

Examination Centers:

(i) The examination will be conducted online in the following centers:

State /UT / NCR	Examination Center
Andhra Pradesh	Guntur, Kurnool, Vijaywada, Vishakhapatnam
Assam	Guwahati, Silchar
Bihar	Bhagalpur, Darbhanga, Muzzafarpur, Patna,
Chandigarh	Chandigarh/Mohali
Chhattisgarh	Raipur, Bilai , Bilaspur
New Delhi	Delhi/ Delhi-NCR
Goa	Panaji
Gujarat	Ahmedabad/ Gandhinagar, Vadodra
Haryana	Ambala
Himachal Pradesh	Hamirpur
Jammu & Kashmir	Jammu
Jharkhand	Dhanbad, Jamshedpur, Ranchi
Karnataka	Bengaluru, Dharwad/ Hubli, Mangalore
Kerala	Kochi, Thiruvananthapuram
Madhya Pradesh	Bhopal, Indore
Maharashtra	Chhatrapati Sambhaji Nagar, Aurangabad, Mumbai/ Thane/ Navi Mumbai/MMR, Nagpur, Pune
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima
Odisha	Bhubaneshwar, Sambalpur
Puducherry	Puducherry
Punjab	Jalandhar, Mohali, Patiala
Rajasthan	Jaipur, Udaipur
Tamil Nadu	Chennai, Madurai, Tirunelveli
Telangana	Hyderabad, Warangal
Tripura	Agartala
Uttar Pradesh	Prayagraj (Allahabad), Kanpur, Lucknow, Meerut, Varanasi
Uttarakhand	Dehradun
West Bengal	Asansol, Greater Kolkata, Kalyani, Siliguri

(ii) No request for change of Centre for Examination shall be entertained.

(iii) Bank, however reserves the right to cancel any of the Examination Centres and/or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.

(iv) Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for.



(v) Candidate will appear for the examination at the Examination Centre at his/her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature.

(vi) Visit Bank's website for exact date of examination and further updates.

List of documents to be produced at the time of Personal Interview

While appearing for Personal Interview, candidates are advised to bring original documents along with self-attested copies thereof as detailed below, failing which they shall not be allowed to appear for the Personal Interview:-

- Appropriate certificate in support of Date of Birth.
- Printout of interview call letter.
- Valid system generated printout of the online application form registered for post.
- Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of EWS category candidates.
- Age relaxation valid proofs.
- All Certificates and testimonials of Educational Qualification and other Certifications from Standard Xth onwards. (Semester-wise marksheets and Provisional / Final Degree Certificate for Graduation & PG)
- All Appropriate document(s) in support of work experience(s), if any. NOC from the existing employer, if employed with any public sector bank or Govt./ Quasi-Govt Organization or PSU
- Appropriate Certificate(s) in support of Caste/Category/ Disability/ Ex-Servicemen (if applicable). In case of OBC Candidates, OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of joining (issued within one year prior to the date of joining). OBC Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. Valid EWS certificate.
- Disability certificate in the prescribed format issued by the District Medical Board in case of Persons With Benchmark Disability category
- An Ex-serviceman candidate has to produce a copy of the Service or Discharge book alongwith pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 31.12.2023.
- Persons eligible for age relaxation under 2 (v) must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.
- Photo Identify Proof of name and permanent address.
- Two passport size photographs similar to that pasted on the application form.
- Any other relevant documents in support of eligibility.

NO DOCUMENT SHOULD BE DIRECTLY SENT TO THE BANK BEFORE OR AFTER THE INTERVIEW FOR THE POSTS SERIAL NO. I TO XX.

IDENTITY VERIFICATION:

Documents to be produced:

In the examination hall, the call letter along with a photocopy of the candidate's photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/



Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognised College/ University/ Aadhar/ E-aadhar card with a photograph/ Employee ID, should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Test.

- a. Ration Card and Learners Driving License will not be accepted as valid id proof for this project.
- b. 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.

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 photo identity proof along with call letter while attending the Test, without which they will not be allowed to take up the Test.

BIOMETRIC DATA – Capturing and Verification

The Bank, at various stages, may capture photo and thumb impression/ IRIS Scan of the candidates in digital format for biometric verification of the candidates. Candidate will ensure that his/ her correct thumb impression/ IRIS Scan is captured at various stages as any inconsistency will lead to rejection of their candidature. Accordingly, candidates are advised to follow the guidelines that shall be provided to them in their call letter. In case, if any candidate is found not to be genuine, then apart from taking legal actions against him/ her, his/ her/ their candidature will be cancelled. Further, the candidate is advised not to apply any external matter like mehadi, ink, chemical etc. on his/ her hands.

Social Distancing Mode conduct of Exam Related Instructions

Different reporting time will be printed for a set of candidates. Candidate must report much before the Reporting time to avoid crowding.

1. Candidate is required to report at the exam venue strictly as per the time slot mentioned in the admit card AND/OR informed via SMS/Mail on their registered mobile number/mail prior to exam date. It is expected that candidate strictly adhere to this time slot – as entry into the exam venue will be provided based upon the individual's time slot ONLY. Candidates should report atleast 15 minutes before the Reporting time indicated on the call Letter.
2. Mapping of 'Candidate Roll Number and the Lab Number' will NOT be displayed outside the exam venue, but the same will be intimated to the candidates individually at the time of entry of the candidate to the exam venue and post their Admit Card/ Call Letter and ID verification.
3. Items permitted into the venue for Candidates
Candidates will be permitted to carry only certain items with them into the venue.
 - a. Mask (WEARING A MASK is COMPULSORY)
 - b. Gloves
 - c. Personal transparent water bottle
 - d. Personal hand sanitizer (50 ml)
 - e. A simple pen



- f. Exam related documents (Call Letter/Admit Card, ID card in Original, Photocopy of ID Card, etc)
- g. Call Letter/Admit Card should be brought with the Photocopy of the Photo ID stapled with it. Original ID (same as Photocopy) is also to be brought for verification. The name on the ID and on the Call Letter/Admit Card should be exactly the same.
- h. In case of Scribe Candidates – Scribe form duly filled and signed with Photograph affixed.

No other Items are permitted inside the venue.

4. Candidate should not share any of their personal belonging/material with anyone
5. Candidate should maintain safe social distance with one another.
6. Candidate should stand in the row as per the instructions provided at venue.
7. If candidate is availing the scribe, then scribe also should bring their own Gloves, N95 Mask, sanitizer (50ml) and water bottle. Wearing a mask is compulsory. **Both candidate and Scribe will require to be wearing N95 Mask.**

8. Candidate registration:

- a. Candidate registration will be done through photo capture.
- b. Photograph will be taken while candidate is standing.
- c. Seat number will be given to the candidate.

9. Rough sheet call letter and ID proof management

- Rough sheet(s) kept at each candidate desk will be used by candidate. No additional sheets will be provided during the exam.
- Candidate must follow the instructions related to dropping the call letter with the ID proof copy in the boxes provided at the exit of lab/venue while leaving or at the designated place. Those candidates who avail the services of Scribe should submit Scribe form also along with the Call Letter and ID proof copy
- Candidate must drop the rough sheets in the boxes provided at the exit of lab/venue while leaving. The drop box for the rough sheets will be different from that of Call Letter box. Specific instructions will be displayed at the Venue.

10. Post Examination Control

- On completion of a shift, the candidates should move out in an orderly manner without crowding as instructed by the venue staff.
(Some more instructions related to exam may be added or modified depending on the situation during the scheduled date of exam)

7. APPLICATION FEE (NON-REFUNDABLE)

Category of Applicant	Application Fee	Total Fee for New Delhi	Total fee for out of New Delhi
SC/ST/ PWD (only Intimation charges)	Rs. 150/- + Plus GST as applicable	Rs.177/-(including CGST and SGST)	Rs.177/-(including IGST)
All others	Rs. 850/- + Plus GST as applicable	Rs.1003/-(including CGST and SGST)	Rs.1003/-(including IGST)

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

- Candidates have the option of making the payment of requisite fees/ intimation charges through the ONLINE mode only.



- Bank Transaction charges for online payment of application fee /intimation fee will have to be borne by the candidate.
- **Cash, Cheques, Money Orders, Postal Stamps etc. will NOT BE ACCEPTED.**
- Application once made will not be allowed to be withdrawn and the Fees once paid will NOT be refunded on any account nor can it be held in reserve for any other examination or selection. Candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement before applying.
- Payment of fees/ intimation charges through ONLINE MODE and no other mode of payment is acceptable.
- A candidate shall have to apply separately for each post.
- Submission of more than one application by any candidate for the same post will render him/her ineligible and in such case all the applications submitted by the said candidate will be rejected and application fee forfeited.

8. HOW TO APPLY

Eligible candidate has to apply online through the Bank's website (<https://punjabandsindbank.co.in/>) only. No other means/ mode of application are acceptable.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

- a) Before applying online, candidates should:
- i) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guidelines for photograph & signature scan and upload (please refer **Annexure-I**).
 - ii) Scan their Thumb impression, Hand written declaration, education, experience, reservation certificates, DOB proof etc. as per the eligibility criteria (please refer **Annexure-I**).
 - iii) The text for the hand written declaration is as follows – "I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."
 - iv) Have a valid personal e-mail ID and mobile no., which should be kept active till the completion of this Appointment Process. Bank may send call letters for the Interview etc. through the registered e-mail ID. 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 online and must maintain that e-mail account and mobile number.
- b) **Last date of online application is 12.07.2023.** No application shall be entertained beyond the stipulated date & incomplete applications will be rejected. The Bank will not be responsible for any delay in receipt of application or loss thereof in postal transit.

c) APPLICATION PROCEDURE:

A. Application Procedure

1. To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. 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.



9. GENERAL INSTRUCTIONS AND CONDITIONS:

- (i) Bank reserves its right to change / add / cancel the selection process & re-schedule at its discretion, under unforeseen circumstances, if any. Change, if any, will be announced on our Bank's website or by email. Bank reserves the right to cancel the entire process without giving any reason/notice/intimation /refund of application fee and Intimation charges and such decision of the Bank will not be notified or intimated to the candidates individually.
- (ii) Any notice/communication meant for the candidates displayed on the Bank's Website or sent by Registered/Speed Posts or conveyed to the email id mentioned in the application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes. The Bank takes no responsibility for any delay in receipt or non-receipt of any application or communication. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process. The Bank is not responsible for any postal delay or technical reasons.
- (iii) **Before applying for the post, the candidate should ensure that he /she fulfils the eligibility criteria and other norms specified in this advertisement.** It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as the application form. Candidates are therefore urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard. Their candidature at all the stages of recruitment process will be purely provisional subject to satisfying prescribed eligibility criteria mentioned in this advertisement.
- (iv) Decision of Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of Interview, selection and any other matter relating to recruitment will be final and binding on the candidate. **The Bank in this regard shall entertain no correspondence or personal enquiries.**
- (v) In case it is detected at any stage of recruitment that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/false information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.
- (vi) Candidates will have to produce original of all Educational Qualification Certificates and Mark Sheets, Experience Certificate(s) etc, at the time of interview, failing which his/her candidature may be cancelled. Candidates will not be allowed to participate in Interview without production of the original documents.
- (vii) **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.**
- (viii) **Date of birth as per Secondary School Certificate (SSC)/School leaving certificate and age as on 31.03.2023.**
- (ix) **An application form which is not accompanied by self-attested photocopies of relevant certificates or the requisite fee not being paid or uploaded documents not self-attested by the candidate or not bearing the candidate's photograph displayed at the specified place or incomplete in any respect, will not be entertained.**
- (x) One recent, recognizable colored Passport size photograph should be firmly pasted/ uploaded on the application at the appropriate place and should be signed across by



the candidate after pasting/ on printing. Five copies of the same photograph *should be brought by the candidate* for use at the time of interview.

- (xi) Only candidates willing to serve anywhere in India should apply.
- (xii) No request for change of address/ email id/ phone number will be entertained.
- (xiii) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Delhi.
- (xiv) The Bank takes no responsibility for any certificate/remittance sent separately.
- (xv) In case any dispute arises on account of interpretation in version other than English, the English version will prevail.
- (xvi) Only those candidates who are short-listed for appearing for the further process will be intimated through e-mail only. The list of candidates who will be finally shortlisted for appointment in the Bank will also be intimated at the communication address furnished by them in the Application Form and the said list will be hosted on the Bank's Website, <https://punjabandsindbank.co.in/>.
- (xvii) Appointment of shortlisted candidates will be subject to his/her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the Service Regulations & Conduct Rules of the Bank.
- (xviii) Selected candidates will be required to produce a valid discharge certificate/ relieving letter from their present employer before joining the service. Candidates serving in Government/ Public Sector Undertakings including Banks are required to produce a "No Objection Certificate" from their employer at the time of interview, failing which their candidature shall not be considered.
- (xix) **CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.**
Action against Candidates Found Guilty of Misconduct: Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated and should not suppress any material information while submitting application. If a candidate is (or has been) found guilty of –
- using unfair means during the Interview or subsequent selection procedure or
 - impersonating or procuring impersonation by any person or resorting to any irregular or improper means in connection with his/ her candidature for selection or
 - obtaining support for his/ her candidature by unfair means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - To be disqualified from the Interview for which he/ she is a candidate.
 - To be debarred either permanently or for a specified period from any examination or recruitment conducted by Punjab and Sind Bank.
 - For termination of service, if he/ she has already joined the Bank.

10. DISCLAIMER

Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection will lead to disqualification of the candidate from the selection and he/she will not be allowed to appear in any of the PUNJAB AND SIND BANK recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.

NEW DELHI
Date:27.06.2023


Kanwar Lal
DY. GENERAL MANAGER (HRD)



Annexure-I

GUIDELINES FOR SCANNING THE PHOTOGRAPH, SIGNATURE, THUMB IMPRESSION, HAND-WRITTEN DECLARATION AND DOCUMENTS.

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: (4.5cm × 3.5cm)**
 - Photograph must be a recent passport style colour picture.
 - Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
 - Look straight at the camera with a relaxed face
 - If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
 - If you have to use flash, ensure there's no "red-eye"
 - If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
 - Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
 - Dimensions 200 x 230 pixels (preferred)
 - Size of file should be between 20kb–50 kb
 - Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- 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

- The text for the hand written declaration is as follows –
"I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."
- v) **Uploading Relevant Documents:**
 The applicant has to upload various documents in pdf format,
 - Brief Resume (PDF)
 - ID Proof (PDF)
 - Age Proof (PDF)
 - Educational Certificates: Relevant Mark-Sheets/ Degree Certificate (PDF)
 - Experience certificates (PDF)
 - Caste Certificate (PDF)
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.

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.