



**INDIAN OVERSEAS BANK**

(A Govt. of India Undertaking)

Central Office, 763, Anna Salai, Chennai – 600002

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

Good People to Grow with

Advt. No.: HRDD/RECT/01/2025-26

Dated: 12.05.2025

**RECRUITMENT OF LOCAL BANK OFFICER 2025 - 2026**

Indian Overseas Bank, a leading Public Sector Bank with headquarters in Chennai having geographical presence all over India and abroad invites online applications for recruitment against **400 Vacancies for Local Bank Officers in JMGS - I**. The selected candidate shall be posted in the applied state only.

Interested candidates who fulfil the eligibility criteria may apply online from **12.05.2025 to 31.05.2025** by visiting our website [www.iob.in](http://www.iob.in). No other mode of application will be accepted.

**Before applying, candidates are advised to read this advertisement carefully and ensure that they fulfill the stipulated eligibility criteria. They should note that Application Fee / Intimation charges once deposited will neither be refunded nor be adjusted against any other recruitment process. Candidates are advised to fill their particulars Online by themselves correctly.**

The important dates are as follows:

ACTIVITIES	DATES
Payment of Application Fee / Intimation Charges	12.05.2025 to 31.05.2025
Opening Date of Online Registration	12.05.2025
Closing Date of Online Registration	31.05.2025

**A. DETAILS OF VACANCIES:**

S NO	State	Mandatory Language Proficiency	Vacancies	SC	ST	OBC	EWS	UR (GEN)	Out Of Which (PwBD)			
									VI	HI	OC	ID
1	Tamil Nadu	Tamil	260	39	19	70	26	106	2	2	3	3
2	Odisha	Odia	10	1	1	3	1	4	0	1	0	0
3	Maharashtra	Marathi	45	7	3	12	5	18	0	0	1	1
4	Gujarat	Gujarati	30	5	2	8	3	12	0	1	0	0
5	West Bengal	Bengali	34	5	3	9	3	14	1	0	0	0
6	Punjab	Punjabi	21	3	2	6	2	8	1	0	0	0
TOTAL			400	60	30	108	40	162	4	4	4	4

**SC** – Scheduled Caste, **ST** – Scheduled Tribe, **OBC** – Other Backward Classes, **EWS** – Economically Weaker Section, **UR (Gen)** – Unreserved (General), **PWBD** - Persons with Benchmark Disabilities, **HI**-Hearing Impaired, **OC** – Orthopedically Challenged, **VI** –Visually Impaired, **ID** – Intellectual Disability.

**Important Note:**

- As the reservation for Physically Challenged persons is on horizontal basis, the selected candidates will be placed in the appropriate category (viz. SC/ST/OBC/EWS/UR-GEN) to which they belong.
- The number of vacancies and the number of reserved vacancies is provisional and may vary according to actual requirements of the Bank.
- The candidates will have to apply for vacancy of one state only. A candidate applying against vacancy of one state will not be eligible to apply against vacancy of any other state. Merit list will be drawn state wise and category wise.
- The selected candidates will be posted within the State selected for the first 12 years of their service or upto their promotion to SMGS-IV Grade, whichever is earlier.
- Candidates should be proficient (reading, writing and speaking) in the desired local language of the state (as per the table above). Shortlisted candidates will have to appear in the local language proficiency test as a part of selection process before Personal Interview process. Candidates who fails to qualify the test will not be offered appointment.
- One advance increment in pay will be given for each prior completed year of service as Officer in Scheduled Commercial banks subject to a maximum of 02 (two) increments where the existing job profile of the candidates specifically matches with the job profile of a Scale-I Generalist officer of Indian Overseas Bank. Candidates have to submit job profile certified by their existing/previous employer(s) with whom they are/were employed. In case their job profile does not match substantially or is different than the job profile of a Scale-I generalist Officer of Indian Overseas Bank, then no increment shall be payable. No representation or correspondence will be entertained by the Bank in this regard.
- Candidates working with subsidiaries of Scheduled Commercial Bank will be eligible for only one increment
- Prior experience will not be considered for any service seniority.

**B. ELIGIBILITY CRITERIA**

Application can be made only for any one of the States as per identified vacancies in this Notification and the applicants intending to apply should ensure that they fulfil the eligibility criteria specified herein below before applying including proficiency in the specified language of the State as per the table of vacancies given above.

Please note that the eligibility criteria specified herein are the basic criteria for applying for the post. Candidates must necessarily produce the relevant documents in original and a photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational qualifications, experience certificates, etc. as indicated in the online application form at the time of Personal Interview and any subsequent stage of the recruitment process as required by the Bank. However, merely applying for / appearing for and/ or qualifying at any stage of selection process for the post/s does not imply that a candidate will necessarily be eligible for employment / confer right of him / her for appointment in the Bank. **Please note that no change of category/ State applied for will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India/ Bank in this regard. No request for considering the candidature under any category other than the one in which one has applied will be entertained.**

**1. Nationality/Citizenship**

A candidate must be either -  
i) a Citizen of India or

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

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

## **2. Age And Educational Qualification**

The cut-off date for the purpose of eligibility in age and educational qualification shall be the 1<sup>st</sup> day of the month in which online registration commences i.e. 01.05.2025.

A candidate must have been born not later than 01.05.2005 and not earlier than 02.05.1995 (both days inclusive)

<b>Post</b>	<b>Age Limit</b>	<b>Educational Qualification</b>
Local Bank Officers (LBO) – JMGS I	Min - 20 Max - 30	A Degree (Graduation) in any discipline from a University recognized by the Govt. Of India or any equivalent qualification recognized as such by the Central Government. The candidate must possess valid Mark-sheet / Degree Certificate that he/ she is a graduate on the day he / she registers and indicate the percentage of marks obtained in Graduation while registering online.

## **3. Relaxation In Upper Age Limit:**

<b>S. No.</b>	<b>CATEGORY</b>	<b>AGE RELAXATION</b>
1	Scheduled Caste/ Scheduled Tribe Candidates	5 years
2	Other Backward Classes Candidates (Non – Creamy Layer)	3 years
3	Persons with Benchmark Disabilities	10 years
4	Persons affected by 1984 riots	5 years
5	Ex-servicemen, Commissioned Officers, including Emergency Commissioned Officers (ECOs) / Short Service Commissioned Officers (SSCOs), who have rendered at least 5 years military service and have been released on completion of assignment (including those whose assignment is due to be completed within 12 months from the date prescribed for closing of online registration) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment, subject to ceiling as per Government guidelines	5 years

- i) Maximum age limit specified is applicable to General Category candidates and Economically Weaker Section (EWS) category candidates.
- ii) In case of a candidate who is eligible for relaxation under more than one of the above categories, the age relaxation will be available on cumulative basis with any one of the remaining categories for which age relaxation is permitted as mentioned above in Point 3 to

5. This cumulative age relaxation is available to SC/ST/OBC candidates, subject to a maximum upper age limit of 50 years.

- iii) Above relaxations are available only if the candidates fulfill the various conditions prescribed in the Govt. of India orders and instructions in this regard. To claim age relaxation, candidates should submit a copy of the necessary/ requisite Certificate(s) at the time of Personal Interview.
- iv) 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.
- v) An ex- serviceman who has once joined a Government job on civil side after availing of the benefits given to him as an Ex-Serviceman for his re-employment, including a job in Public Sector Undertaking ceases to enjoy Ex-serviceman status for further employment.
- vi) There is no reservation for Ex-servicemen in Officers' Cadre. However, age relaxation is applicable as per extant Government guidelines.

### **RESERVATION FOR PERSONS WITH BENCHMARK DISABILITIES (PWBD)**

Under section 34 of "The Rights of Persons with Disabilities Act, 2016," persons with benchmark disabilities are eligible for Reservation. The post is identified suitable for the Persons under categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time. The reserved categories of disabilities mentioned under this Act are namely:

#### **A. Orthopedically Challenged ("OC" Category):**

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

- a. OA - One arm affected (Right or Left)
- b. OL - One leg affected (Right or Left)
- c. OAL - One arm & One Leg affected
- d. BL - Both legs affected but not arms

Persons with OA and OAL category should have normal bilateral hand functions.

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

need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue.

e. "**Acid attack victims**" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

**B. Visual Impairment ("VI" Category):** Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

a. Blindness:

- i. Total absence of sight; OR
- ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
- iii. Limitation of the field of vision subtending an angle of less than 10 degrees. OR

b. Low Vision:

- i. Visual acuity not exceeding 6/18 or less than 20/60 up to 3/60 or up to 10/200 (Snellen) in the better eye with best possible corrections; OR
- ii. Limitation of the field of vision subtending an angle of less than 40 degrees up to 10 degrees.

**C. Hearing Impaired ("HI" Category):**

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

**D. Intellectual Disability ("ID" Category):**

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

1. Intellectual disability

- a. **Autism Spectrum disorder** (ASD) means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand 6 relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behavior.
- b. "**Specific Learning Disability**" (SLD) means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.
- c. "**Mental Illness**" (MI) means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence

2. "**Multiple Disabilities**" means multiple disabilities amongst clause "A"; "B"; "C";" D (1)".

Note: Only those persons with benchmark disabilities would be eligible for reservation. "Benchmark disability" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority.

A person who wants to avail benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per Government of India guidelines. Such certificate will be subject to verification/ re-verification as may be decided by the competent authority. The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016" and as per vacancies available.

**EWS (Economically Weaker Section)**

1. Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes and the Other Backward Classes and whose family has gross annual income below Rs.8.00 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. The income shall include income from all sources i.e. salary, agriculture, business, profession etc. and it will be income for the financial year prior to the year of application. Also, persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:

- a. 5 acres of Agricultural Land and above;
- b. Residential flat of 1000 sq. ft. and above;
- c. Residential plot of 100 sq. yards and above in notified municipalities;
- d. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. The property held by a "Family" in different locations or different places / cities would be clubbed while applying the land or property holding test to determine EWS status.

3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for document verification/ Personal Interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/ Personal Interview.

4. The term "Family" for this purpose will 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.

5. The instructions issued by the Government of India in this regard from time to time shall be adhered to.

**Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation.**

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

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

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

- (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate /

City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tahsildar (iv) Sub-divisional officer of the Area where the candidate and or his family normally resides.

**ii) Economically Weaker Section:**

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

**iii) For Persons with Benchmark Disabilities:**

Authorised certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government. Candidates belonging to SC, ST, OBC, EWS, PWBD categories must submit certificates in support of it at the time of Personal Interview. In terms of GOI DFS Notification No. 3/4/2020-Welfare (Part-I) dated 25/05/2023, persons with temporary disability shall not have the benefit of reservation of PwBDs (Person with Benchmark Disabilities) in Direct Recruitment.

**a) EMOLUMENTS (As on 01.05.2025) AND RELEVANT POLICIES**

**i. PAY SCALE, ALLOWANCES AND PERQUISITIES**

Scale / Grade	Scale of Pay (In Rupees)
Assistant Manager (Scale I)	Basic: 48480-2000/7-62480-2340/2-67160-2680/7-85920

DA, HRA, CCA etc., will be as per rules in force from time to time.

**ii. PROBATION PERIOD**

Candidates selected will be on probation for a period of 2 years (active service) from the date of joining the Bank. Their confirmation in Bank's service will be as determined by the Bank in terms of Officers' Service Regulation (OSR).

**iii. BOND AMOUNT**

Candidates selected for appointment will be required to execute a Financial Service Indemnity Bond for Rs.2,00,000/- (Rupees Two lakhs) for rendering service for a minimum period of 3 years.

**iv. LEAVE, TRAVEL ALLOWANCE**

The leave and travel allowance will be as per Service Rules of the Bank applicable at the time of appointment.

b) **SELECTION PROCESS**

Selection will be made based on an Online Examination followed by Language Proficiency Test (LPT) and Personal Interview. Candidates qualifying in the Online Examination would be called for Language Proficiency Test (LPT) and candidates qualifying both online exam and LPT will be called for Personal Interview. Merely satisfying the eligibility norms do not entitle a candidate to be called for Online Examination/ Language Proficiency Test (LPT)/ Personal Interview.

**Structure of the Online Examination:**

Topic	Number of questions	Maximum Marks	Medium of Exam	Duration
Reasoning and Computer Aptitude	30	60	English & Hindi	60 minutes
General / Economy/ Banking Awareness	40	40	English & Hindi	30 minutes
Data Analysis and Interpretation	30	60	English & Hindi	60 minutes
English Knowledge	40	40	English	30 minutes
<b>Total</b>	<b>140</b>	<b>200</b>		<b>3 hours</b>

- The online examination will consist of **140 objective type questions** under 4 sections as mentioned above.
- The duration of the objective test will be **3 hours** with separate timing for each section.
- There will be **sectional qualifying marks** with 30% for reserved candidates and 35% for unreserved candidates.
- **There will be penalty for wrong answers. For each question for which a wrong answer has been given by the candidate 1/4<sup>th</sup> or 0.25 of the marks assigned of the mark allotted** to the respective question will be deducted as penalty to arrive at corrected score. There shall be no penalty for an unattended question.

The Bank also reserves the right to modify/ alter the structure of the online examination which will be intimated through Bank's website. Other detailed information regarding the examination will be provided in an Information Handout, which will be made available for the candidates to download along with the call letters from the website [www.job.in](http://www.job.in).

The Bank reserves the right to call only the requisite number of candidates for the Online Examination, Language Proficiency Test (LPT) and Personal Interview after preliminary screening / short listing with reference to candidates' qualification, experience, profile vis-à-vis job requirements etc.,

Results of the candidates who have qualified for various stages of the recruitment process and the list of candidates finally selected will be made available on the website. Final selected list will be published on the website.

**Language Proficiency Test:**

The candidate must have Proficiency (reading, writing and speaking) in the Local Language of the State applied for. Candidates shortlisted for the Personal Interview will be required to qualify Language Proficiency test, failing which they will not be allowed to appear for Personal Interview and thus their candidature will not be considered for further selection process.

However, candidates who produce 10th or 12th standard marksheet/ certificate evidencing having studied the specified local language of the applied State as one of the subjects will not be required to undergo the language proficiency test.

**Personal Interview:**

Merit list of candidates based on the marks obtained by them in online examination will be prepared in descending order for the respective categories and they should have got qualified in the LPT. Candidates securing minimum qualifying marks in the online examination & LPT (wherever applicable) shall be called for Personal Interview. The minimum qualifying marks will be decided by the Bank.

**Final selection:**

The weightage ratio of Online Exam and Personal Interview will be in the ratio of 80:20 respectively. The combined final score of candidates shall be arrived on the basis of scores obtained by the candidates in the Online Examination and Personal Interview. Selection will be made from the top ranked candidates in merit list prepared on State wise and category wise.

**c) APPLICATION GUIDELINES**

The candidates must apply for ONE STATE only, subject to fulfilment of eligibility criteria. However, if candidates have applied multiple times for the same state, the last submitted application will only be considered. Candidates can apply through online only from **12.05.2025 to 31.05.2025** and no other mode of application will be accepted.

**i. PRE-REQUISITES FOR APPLYING ONLINE**

Before applying online, candidates should:

- a) Go through the detailed advertisement by clicking the **Advertisement (English)** available under the title **"RECRUITMENT OF LOCAL BANK OFFICERS - 2025-26"** in our website [www.job.in](http://www.job.in) under **"Careers"** page and ensure candidate's eligibility before applying for the said post.
- b) Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given in **Annexure I** to this advertisement.
- c) Have a valid personal email ID, which should be kept active throughout the entire recruitment process. Bank may send call letters for the Personal Interview/ Final Selection 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 Online and must maintain that email account.

**ii. PROCEDURE FOR APPLYING ONLINE**

- a) Candidates are first required to go to the Bank's website "[www.job.in](http://www.job.in)" and click on the **"Careers"** Page to open the link **"Recruitment of Local Bank Officers – 2025-26"** and select the post to be applied then click on the Register Online link.
- b) Candidate must First Register Online by clicking "Click here to Register Online"
- c) On successful registration, E-mail and SMS will be sent to the candidates along with the Registration Number and Password for applying Online. Candidates should note his/ her Unique Registration Number and Password for future reference failing which they will

not be able to proceed further.

- d) Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature (Annexure I).
- e) Candidates will have to enter all the required details in the online application form.
- f) Candidates should fill in the details in the Online Application at appropriate places very carefully and click on the "COMPLETE REGISTRATION" button at the end of the Online Application format. 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.
- g) Candidates should take a printout of the system generated submitted Online application form & save the printed application form for future reference.
- h) Candidates should upload the Left Thumb Impression and Handwritten Declaration under the Uploads menu
- i) **Application Fee / Intimation Charges (Non-Refundable)**

<b>Category of Applicant</b>	<b>Application Fee</b>
SC/ ST/ PwBD (Only Intimation charges)	INR 175/- (Rupees One Hundred Seventy-Five Only) inclusive of GST
GEN/ EWS/ OBC	INR 850/- (Rupees Eight Hundred and Fifty Only) inclusive of GST

- j) Application once made will not be allowed to be withdrawn and fee once paid will NOT be refunded under any circumstances nor can it be adjusted against any other recruitment process.

### **Payment by Online Mode**

Candidates who have submitted the Online Application successfully may proceed for payment of intimation charges through Online Mode. The payment can be made using Debit Card/ Credit Card/ Internet Banking/ BHIM / UPI, etc.

On successful completion of the transaction, **an e-receipt** will be generated. Candidates are required to take a printout of the e-receipt for future reference.

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 are found to be false at a later stage.

**Credit History:** The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining. The minimum credit score will be as per the Banks policy, amended from time to time.

### **iii. Guidelines for Persons with Benchmark Disabilities using the services of a Scribe**

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:

- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe should be from an academic stream different from that stipulated for the post.

- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of this recruitment process.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- **The scribe arranged by the candidate should not be a candidate for the online examination under this recruitment process. If violation of the above is detected at any stage of the process, candidature for this recruitment 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 favourably entertained.**
- **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.**
- **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.**

**iv. Guidelines for candidates with locomotor disability and cerebral palsy**

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

**v. Guidelines for Visually Impaired (VI) candidates**

- Visually Impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advised of examination.
- 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.

**vi. Guidelines for Candidates with Intellectual Disability (ID)**

A Compensatory time of twenty minutes per hour of examination, either availing the services of a scribe or not, shall be permitted to the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

**vii. Guidelines for persons with specified disabilities having less than 40% disability and having difficulty in writing:**

A Compensatory time of not less than 20 minutes per hour of the examination shall be allowed for persons who are eligible for getting scribe. In case the duration of the examination is less than one hour then the duration of the compensatory time shall be allowed on pro-rata basis.

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

**viii. LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF PERSONAL INTERVIEW(AS APPLICABLE)**

The following documents in **ORIGINAL** together with **A SELF-ATTESTED PHOTOCOPY** in support of the candidate's eligibility and identity are to be invariably submitted at the time of Personal Interview failing which the candidate may not be permitted to appear for the Personal Interview. Non submission of requisite documents by the candidate at the time of Personal Interview will debar his/ her candidature from further participation in the recruitment process.

- i. Printout of the valid Personal Interview Call Letter
- ii. Valid system generated printout of the online application form registered
- iii. Proof of Date of Birth (Birth Certificate or SSLC/ Std. X Certificate with DOB)
- iv. Proof of Language Proficiency (Std X / Std XII Certificate with Subjects Passed)
- v. Photo Identify Proof such as Passport/ Aadhaar / e-Aadhaar Card / PAN Card/ Driving Licence/ Voter's Card.
- vi. Mark sheets & relevant certificates for educational qualifications. Proper document from Board / University has to be submitted
- vii. Work Experience: Documentary proofs such as Experience Certificates from past and current employers, Appointment letters, Relieving Letters, Pay or Salary Slips should be produced by the candidates to verify the date of joining and relieving, designation at the time of joining, date of promotion with designation, if any. Any adverse remark from the previous employer(s) or any act of misconduct/ wrong committed by the candidate would be a disqualification to apply and render the candidature liable for cancellation.
- viii. Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC/ EWS category candidates.
- ix. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. OBC caste certificate containing the non-creamy layer clause should be valid as on the date of Personal Interview if called for (**issued within one year prior to the date of Personal Interview if called for**). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.
- x. 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.
- xi. 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 Economically Weaker Section (EWS) category candidates
- xii. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disabilities' category. If the candidate has used the services of a Scribe at the time of the examination, the duly filled in details of the scribe in the prescribed format.
- xiii. Candidates serving in Government / Quasi Govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce **original "No Objection Certificate"** from their employer at the time of Personal Interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.

- xiv. Persons eligible for age relaxation under "Persons affected by 1984 riots" 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.
- xv. Any other relevant documents in support of eligibility.
- xvi. Candidates will not be allowed to appear for the Personal Interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

**ix. PROOF OF IDENTITY TO BE SUBMITTED AT THE TIME OF EXAMINATION**

After cut-off date, Bank will issue call letters through e-mail to all the valid applicants / candidates, with details of Examination Centre, Examination Date etc., For examination, the candidates must bring one photo identity proof such as Passport/ Aadhaar/ e-Aadhaar Card/ PAN Card/ Driving Licence/ Voter's Card/ Bank Passbook with duly attested Photograph/Identity Card issued by School or College/ Gazetted Officer in the official letterhead in original as well as a self-attested photocopy thereof. The photocopy of identity proof should be submitted along with call letter to the invigilators in the examination hall, failing which or if identity of candidates is in doubt, the candidate will not be permitted to appear for the examination.

**Ration Card and Learners Driving License will not be accepted as a valid id proof for this process.**

**x. EXAMINATION CENTRES**

- i. The Examination will be conducted at various centers across in India. The list of Examination centers is available in Annexure I.
- ii. However, Bank reserves the right to delete any of the Examination Centers and/ or add some other Centers, depending upon the response, administrative feasibility, etc.
- iii. As far as possible candidates will be allotted to a center of his/her choice however Bank also reserves the right to allot the candidate to any of the Centre other than the one he/she has opted for.
- iv. Candidate will appear in the examination from an Examination Centre at his/her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- v. No request for change of centre for Examination shall be entertained.

**d) PERSONAL INTERVIEW**

The Personal Interview will be held at any Centre(s) across India, as desired by the Bank (Physical or Online Mode through video conference) and the same will be advised in the Personal Interview call letters.

**Note:**

- a) Request for change in Personal Interview dates shall **NOT** be entertained.
- b) Bank reserves the right to change/add/cancel the date, time, center, venue of the Personal Interview and to call the candidates for the Personal Interview at any other center or hold supplementary selection process for particular date/time/center/venue/ set of candidates at its discretion, under any circumstances, if any. The change, if any, will be announced in our Bank's website / by email.

**i. CALL LETTERS FOR THE PERSONAL INTERVIEW**

The venue, time & date for Personal Interview will be informed to the shortlisted candidates in the Personal Interview call letter and candidates must attend the same. The call letter will be **sent by email only**. The details of shortlisted candidates for Personal Interview or any other process will be hosted in our website. Request for change of Centre will not be entertained. Bank will not be responsible for late receipt / non receipt of any communication from the Bank. Hence, candidates are requested to check their email and Bank's website regularly, to keep track of the process. The shortlisted candidates must carry their documents during the Personal Interview process as mentioned while applying for the post.

Final selection will be made based on marks obtained by the candidates in the Personal Interview process and Online examination and will be according to the merit ranking. **The Bank reserves the right to change the selection procedure, if necessary.**

ii. **ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT**

Candidates are advised in their own interest that they should not furnish any particulars/ details/ information or make statements that are false, incorrect, tampered, fabricated and should not conceal or suppress any material information while filling up the application form and submitting the attested copies of testimonials. In case it is detected at any time that the candidate has indulged in any of the above-mentioned activities, he/she will not only be disqualified but he / she will be liable to be dismissed from the services of the Bank at any time, even after being selected and after joining Bank's service.

At the time of Interview, if a candidate is (or has been) found guilty of:

- i. Using unfair means during the selection process, or
- ii. Impersonating or procuring impersonation by any person, or
- iii. Misbehaving in the Personal Interview or taking away the documents from the venue, or
- iv. Resorting to any irregular or improper means in connection with his/ her candidature, including resorting to canvassing for his candidature, or obtaining support for his/her candidature, by any means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, shall also be liable:

- To be disqualified from the selection process for which he / she is a candidate.
- To be debarred, either permanently or for a specified period, from any examination or recruitment conducted by Bank.

iii. **GENERAL ELIGIBILITY**

**Medical Fitness, Character and Caste (wherever applicable) verification of selected candidates:** The appointment of selected candidates will be subject to their being declared medically Fit as per requirements of the Bank and upon satisfactory verification of their character, antecedents and caste certificates (wherever applicable). Such appointment will also be subject to the Service and Conduct Rules of the Bank. Till such time, their appointment will be provisional.

iv. **IMPORTANT GENERAL INSTRUCTIONS**

- a) Candidates are required to apply only 'ONLINE' through Bank's website. Any other form of application shall not be entertained.
- b) Candidates are advised to apply for one State only the most suitable as per the eligibility and requirement.

- c) Candidates are advised to take a printout of their system generated online application form after submitting the application.
- d) Candidates should satisfy themselves about their eligibility for the post applied for.
- e) Incomplete applications / Applications without supporting documents will be rejected outright.
- f) In case of candidates uploading more than one application for any reason, the latest registered application will only be considered.
- g) Before applying, the candidates must ensure that he/she fulfills all the eligibility criteria and other norms mentioned in the advertisement and has in his/her possession the requisite documents and certificates specified by the Bank, and that the particulars furnished in the Online application are true and correct in all respects.

Mere calling for applications for the Personal Interview shall not imply that the Bank has been satisfied beyond doubt about the candidate's eligibility. Bank has the right to cancel candidature at any stage if found that he/she is not fulfilling the eligibility criteria and /or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s). If any of these shortcomings are detected even after appointment his/her services are liable to be terminated.

The Bank is free to reject any application, at any stage of the recruitment process, if the candidate is found ineligible for the post. The decision of the Bank in any matter relating to recruitment at all the stages of the recruitment process will be final and binding upon the candidate. **No correspondence or personal queries in this regard shall be entertained by the Bank.**

- h) All candidates called for Personal Interview, will have to produce originals as well as self-attested photocopies of the prescribed certificates in support of their educational qualification, experience, date of birth, caste, etc. The candidates belonging to SC/ST/OBC/PWBD Category are required to submit originals as well as self-attested photocopies of their caste certificate/certificate of disability issued by the competent authority, in addition to the other certificates in support of their eligibility criteria.
- i) In case of candidates belonging to OBC category, the certificate inter-alia must specify that the candidate does not belong to "CREAMY LAYER" section excluded from the benefits of reservations for OBCs in Civil Post and Services under Government of India. The OBC certificate containing "**Non-Creamy Layer Clause**" in **Central Government format, should be valid as on the last date of online registration i.e., 31.05.2025 (issued within one year prior to the last date for online registration i.e., issued on or after 31.05.2025).**
- j) Candidates belonging to OBC category but coming under Creamy Layer are **not entitled for OBC reservation**. They should indicate their category as General in the online application form.
- k) Candidates serving in Government /Quasi Government Offices/Public Sector Undertakings including Nationalized Bank, Financial Institutions will be required to produce **Original "No Objection Certificate"** from the employer at the time of Personal Interview, failing which the candidature may not be considered.
- l) Candidates belonging to reserved category, including Persons with Benchmark Disabilities, for which no reservation has been announced, are free to apply for vacancies announced for General category, provided they fulfill all the eligibility criteria.
- m) Candidates who do not satisfy the eligibility criteria and who do not produce (for any reason) the originals as well as attested photocopies of all documents required to be submitted as advised in this notification and Personal Interview call letter, whomsoever, shall not be permitted to attend the Personal Interview, even though they have been called for Personal Interview.
- n) The candidates will have to appear for Personal Interview at their own expense. However, outstation eligible SC/ST/PWBD candidates who are not employed and attending the Personal Interview will be reimbursed to and fro second-class ordinary train fare by the shortest route on production of evidence of travel (as per extant Govt. Guidelines). The Bank will not be responsible for any injury / losses, etc. of any nature.

- o) Canvassing in any form will be a disqualification.
- p) Any request for change of address/ e-mail id for communication will **NOT** be entertained.
- q) 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 and Conduct Rules of the Bank.
- r) In case of any dispute on account of interpretation in any version other than English, the English version shall prevail.
- s) Any dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Chennai.
- t) Decision of the 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 Personal Interview, selection and any other matter relating to recruitment will be final and binding on the candidate. Further, the Bank reserves right to stall / cancel the recruitment partially / fully at any stage during the recruitment process at its discretion, which will be final and binding on the candidate.

v. **ANNOUNCEMENTS**

All further announcements/ details pertaining to this process will only be published/ provided on our authorised website [www.iob.in](http://www.iob.in) from time to time.

vi. **DISCLAIMER**

In case it is detected at any stage of recruitment that a candidate does not fulfil 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. Decision of Bank in all matters regarding eligibility, conduct of written examination, other tests, Personal Interview and selection would be final and binding on all candidates. No representation or correspondence will be entertained by IOB in this regard.

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

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

Sd/-  
General Manager – HR  
Central Office  
763, Anna Salai  
Chennai – 600 002

**Guidelines for Scanning and Upload of Documents**

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

- his/her photograph
- signature
- left thumb impression
- handwritten declaration and

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

**Photograph Image: (4.5cm × 3.5cm)**

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

**Photograph Capture**

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

Do's and Don'ts of Photo Capture

**Do's:**

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

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

**Don'ts**

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

**Signature:**

- The applicant has to sign on white paper with Black Ink pen.

- Dimensions 140 x 60 pixels (preferred)
- Size of file should be between 10kb – 20kb
- Ensure that the size of the scanned image is not more than 20kb
- Signature (NOT IN CAPITAL LETTERS) uploaded should be of appropriate size and clearly visible.

## **Left thumb impression:**

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

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

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

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

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

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

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

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

**Ensure that the photo, signature, left thumb impression and handwritten declaration are uploaded at the specified spaces only in the online application form.**

## **Scanning the documents:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour o File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression / handwritten declaration, then use the upload editor to crop the image to the final size (as specified above).

- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/Microsoft Office can easily obtain documents in .jpeg format by using MS Paint or Microsoft Office Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

## **Procedure for uploading the documents**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and handwritten declaration
- Click on the respective link "Upload Photograph / signature / Upload left thumb impression / handwritten declaration.
- Browse and select the location where the Scanned Photograph / signature / left thumb impression / handwritten 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 handwritten declaration, as specified.

Note: -

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

## **EXAMINATION CENTRES (Tentative list):**

State/UT	Online Examination	State/UT	Online Examination
Andaman & Nicobar	Port Blair	Maharashtra	Chhatrapati Sambhaji Nagar (Aurangabad), Nagpur, Pune, Mumbai/ Thane/ Navi Mumbai / MMR, Amaravati, Latur, Nanded, Jalgaon, Dhule, Akola, Ahilya Nagar, Nashik, Kolhapur, Satara Sangli, Solapur, Ratnagiri, Jalna
Andhra Pradesh	Guntur/ Vijayawada, Kurnool, Vishakhapatnam	Manipur	Imphal
Arunachal Pradesh	Naharlagun	Meghalaya	Shillong
Assam	Guwahati, Jorhat, Silchar, Dibrugarh	Mizoram	Aizawal
Bihar	Arrah, Patna, Muzzafarpur, Gaya	Nagaland	Kohima
Chandigarh	Chandigarh/ Mohali	Delhi -NCR	New Delhi / NCR
Chhattisgarh	Raipur, Bilai Nagar	Odisha	Bhubaneswar, Cuttack, Balasore, Berhampur-Ganjam Dhenkanal Rourkela Sambalpur
Goa	Panaji	Puducherry	Puducherry
Gujarat	Ahmedabad/ Gandhinagar, Anand/ Vadodara, Surat, Mehsana, Bhavnagar, Rajkot	Punjab	Bhatinda, Jalandhar, Ludhiana, Amritsar, Patiala, Phagwara
Haryana	Ambala, Hissar, Faridabad, Gurugram	Rajasthan	Jaipur, Jodhpur, Udaipur, Kota
Himachal Pradesh	Shimla, Solan, Bilaspur(HP)	Sikkim	Gangtok
Jammu & Kashmir	Jammu, Srinagar, Samba	Tamilnadu	Chennai, Madurai, Tirunelveli, Salem Coimbatore Tiruchirappalli Vellore Namakkal Erode Tirupur Virudhunagar Kanyakumari Thanjavur Karur Cuddalore Dindigul Ramanathapuram
Jharkhand	Jamshedpur, Ranchi, Dhanbad	Telangana	Hyderabad, Karimnagar, Warangal
Karnataka	Bengaluru, Hubli-Dharwad, Mysuru	Tripura	Agartala
Kerala	Kochi, Thiruvananthapuram, Kozhikode, Alappuzha, Kottayam	Uttar Pradesh	Agra, Prayagraj (Allahabad), Ghaziabad, Noida/ Greater Noida, Kanpur, Lucknow, Meerut, Varanasi
Madhya Pradesh	Bhopal, Indore, Ujjain, Jabalpur	Uttarakhand	Dehradun, Haldwani
Ladakh	Leh, Kargil	West Bengal	Hooghly, Kalyani, Kolkata, Siliguri Howrah Burdwan Durgapur Asansol
Lakshadweep	Kavarrati		