पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)
प्र.का. मानव संसाधन विकास विभाग
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Punjab & Sind Bank
(A Government of India Undertaking)
H.O. Human Resources Development Deptt.
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Lateral Recruitment of Local Bank Officers in JMGS I

Punjab and Sind Bank invites applications 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	**20.08.2025**
Last Date of online application (including Edit/Modification of Application by candidates & Payment of Application Fees/ Intimation Charges (online))	**04.09.2025**
Online Examination	**October, 2025**
All revisions/ Corrigendum (if any) will be hosted on Bank's website only.	

- **DETAILS OF STATE-WISE VACANCIES AND RESERVATION**

S. No.	State	Mandatory Language Proficiency	SC	ST	OBC	EWS	UR	Total	VI	HI	OC	MD/ ID
1	**ANDHRA PRADESH**	Telugu	12	6	21	8	33	**80**				
2	**CHHATTISGARH**	Chhattisgarhi	6	3	10	4	17	**40**				
3	**GUJARAT**	Gujarati	15	7	27	10	41	**100**				
4	**HIMACHAL PRADESH**	Dogri	4	2	8	3	13	**30**				
5	**JHARKHAND**	Santhali	5	2	9	3	16	**35**				
6	**KARNATAKA**	Kannada	9	4	17	6	29	**65**	8	8	8	8
7	**MAHARASHTRA**	Marathi	15	7	27	10	41	**100**				
8	**ODISHA**	Oriya	12	6	22	8	37	**85**				
9	**PUNDICHERRY**	Tamil	0	0	1	0	4	**5**				
10	**PUNJAB**	Punjabi	9	4	16	6	25	**60**				
11	**TAMIL NADU**	Tamil	12	6	22	8	37	**85**				
12	**TELANGANA**	Telugu	7	3	13	5	22	**50**				
13	**ASSAM**	Assamese	2	1	4	1	7	**15**				
	Total		**108**	**51**	**197**	**72**	**322**	**750**	**8**	**8**	**8**	**8**

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.

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- The number of vacancies is provisional and may vary according to actual requirements of the Bank.
- The candidates can 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.
- **Present employees of Punjab and Sind Bank shall not be eligible for this post.**
- For SC/ST/OBC candidates: Even if there is no vacancy reserved for SC/ST/OBC category candidates for a particular post, such candidates can still apply.
- There is no reservation for Ex-servicemen in the vacancies in Officers' Cadre.
- 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.

2. ELIGIBILITY CRITERIA

2.1 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 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.

2.2 Age (As on cut-off date 01.08.2025):

Scale	Age
JMGS-I	Minimum:20 Maximum:30 A Candidate must have been born not earlier than 02.08.1995 and not later than 01.08.2005 (both dates inclusive)

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2.3 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)	Persons affected by 1984 riots	5 years
v)	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

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. 2.3(iii) to 2.3(v).
- Candidates claiming relaxation under 2.3 (i to v) should enclose necessary certificate as documentary proof.
- The maximum age specified is applicable to General Category candidates and Economically Weaker Section (EWS) Category Candidates
- 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. Candidates belonging to OBC category but coming under creamy layer and/or 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. The candidate should possess a valid OBC certificate with a Non-creamy layer clause as per the Government of India guidelines.
- An Ex-servicemen, who has once joined in a Government job on the civil side after availing the benefits given to him as an Ex-Servicemen for his re-employment, his Ex-servicemen status for the purpose of re-employment in Government job ceases.

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- The EWS candidates are required to produce for verification the 'Income & Asset Certificate' issued based on gross annual income for the Financial Year as per extant DoPT Guidelines as an when called for. The candidate should have a valid EWS certificate at the time of application. The Income & Asset Certificate must be obtained by the candidate on or before the date of Interview, if called for interview.

2.4 Educational and Professional Qualification (cut-off date for educational qualification and post basic qualification work experience is 04.09.2025)

Sr. No.	Post and Grade	Educational Qualification	Post basic qualification work experience
1	Officer in JMGS I	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.	work experience* of 18 months or more in Officer cadre in any Public Sector Bank/ Regional Rural Bank on regular basis. **Note:** Experience in NBFCs, Cooperative banks, private banks, payment banks, small finance banks or fintechs will not be considered

***Experience certificate must be submitted at the time of application as per Annexure – I.**

NOTE: "Candidates who have been terminated or removed from service by a previous employer will not be considered eligible for this position."

Educational Qualification:

a) All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies. Proper document from Board/ University / Regulatory Body has to be submitted at the time of application / interview / as and when called for by the Bank. The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing on the mark-sheet/ provisional certificate, issued by the University/Institute.

b) In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then a certificate in original issued by the appropriate authority of the University/ Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and for further process.

c) Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

d) Calculation of Percentage: The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only.

e) The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%

3. 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 valid certificate regarding his/her ‘Community’ OR EWS status in the prescribed format. Candidates who fail to produce the above certificate will not be considered under the OBC category or EWS whichever is applicable.

- Reservation for SC/ST/OBS/EWS candidates will be provided as per government guidelines.
- OBC certificate produced at time of document verification must be valid, should contain the “Non-creamy Layer Clause” and caste must be notified in Central List for State as displayed on www.ncbc.co.in.
- Benefit of reservation under EWS category is permissible only upon production of an ‘Income and Asset Certificate’ issued by a Competent Authority in the format prescribed. The Income and Asset Certificate issued is based on gross annual income for the previous Financial Year as per extant DoPT guidelines.
- Candidates who fail to produce the applicable certificate for reservation on the date prescribed, as applicable, he/she will not be considered for further recruitment process.
- 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 Unreserved or Unreserved (VI/HI/OC/MD/ID) in the online application form.

- There is no reservation for Ex-Servicemen in Officers' Cadre.

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. Visually Impairment (VI) category includes Blindness and low vision;
b. Hearing Impaired (HI) category includes Deaf and Hard of hearing;
c. Orthopedically Challenged (OC) includes Locomotor Disability (One arm-OA, One Leg-OL, Both Leg-BL, One Arm and One Leg – OAL), cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
d. Intellectual Disability (ID) category includes intellectual disability (Autism Spectrum Disorder, specific learning disability and mental illness);
e. Multiple Disabilities (MD) means disability amongst clauses *(a)* to *(d)* including deaf-blindness in the posts identified for each disability:

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.

Only those persons with 'Permanent Benchmark Disability' 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 measureable term, as certified by the certifying authority.

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Candidates belonging to SC, ST, OBC, EWS, PwBD categories have to submit certificates in support of it at the time of document verification.

Guidelines for Persons with Benchmark Disabilities using 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 discipline different from the one 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 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.
- 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 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.
- 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. 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.

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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).

Guidelines for Visually Impaired 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.
- These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

Guidelines for candidates with Intellectual Disability (ID)

A compensatory time of 20 minutes per hour of examination, either availing the services of a scribe or not, shall be permitted for the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

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 an hour, then the duration of the compensatory time shall be allowed on pro-rata basis.

Note:

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

(ii) Bank reserves the right to conduct re-exam if there is doubt about the genuineness/ validity of candidate's score/performance.

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. 48480-2000/7-62480-2340/2-67160-2680/7-85920.**
- **LBOs shall join at initial scale of pay for JMGS-I + 3 increments in scale of pay, as per Joint Note applicable at time of Recruitment process.**

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- Increments of acquiring qualifications i.e. JAIIB and CAIIB, if acquired, shall be protected and scale of pay adjusted accordingly at joining.
- 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:-

Scale	Bond Amount	Bond Period	Probation Period
JMGS-I	Bond amount shall be equivalent to 3 months' gross salary (initial basic+ DA as on date of resignation+ Special allowance+ DA on Special allowance) in respective Officer Scale.	3 years	6 months

- 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. CAREER PATH - The selected officers will be in general cadre and will be governed by the promotion policy applicable for Bank's general cadre officers. The selected candidates will not be entitled for inter-state transfer/ Controlling Office Posting (ZO/HO)/ special branches (CBB, Currency Chest, ARB, RCC etc.) up to his/ her promotion to SMGS-IV Grade OR 12 years of service, whichever is earlier.

7. 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. CIBIL Report drawn from Bank (where candidate is holding their account) to be submitted at time of Document Verification.

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8. SELECTION PROCEDURE

S. No.	Scale	Selection Procedure
1	JMGS-I	• Written Test • Screening • Personal Interview • Final Merit List • Proficiency in Local Language • Final Selection

- Exam pattern shall be as below for posts where Written Test is being conducted :-

S. No.	Name of Test	No of Questions	Maximum Marks	Medium of Examination	Duration
1	English Language	30	30	English	30 minutes
2	Banking Knowledge	40	40	English and Hindi	40 minutes
3	General Awareness/ Economy	30	30	English and Hindi	30 minutes
4	Computer Aptitude	20	20	English and Hindi	20 minutes
	Total	120	120		120 minutes

- The minimum qualifying marks/percentage of marks in each of the section would be 40% for Unreserved & EWS Category and 35% for Reserved Categories.
- Calculation of percentage of marks should be based on total marks obtained in all semesters/years in all subjects. Rounding off percentage is not allowed.
- Candidates are required to obtain a minimum score in each test /section and also a minimum total score in the online test to be shortlisted for Interview. Prior to the completion of the interview process, scores obtained in the online examination will not be shared with the candidates shortlisted for interview.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- Minimum qualifying criteria shall be decided by Bank on basis of performance of candidates in online written test.

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- The Bank reserves the right to change the minimum qualifying criteria at its sole discretion.
- Instructions related to exam shall be communicated before the scheduled date of exam and details of further process for online examination will be informed through our Bank's website **https://punjabandsindbank.co.in/**.
- The Bank reserves its right to call for the Personal Interview, candidates in a ratio, at its sole discretion. Candidates shall be called for Personal Interview on the basis of their performance in the written test.
- In case more than one candidate scores the cut off marks (common mark at cut off point), such candidates will be ranked according to their age in descending order.
- Candidates not clearing the Personal Interview will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in written test and Personal Interview.
- Personal Interview score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
- A candidate should qualify in all the processes of selection, i.e. Written Test and Personal Interview and sufficiently high in the merit to be shortlisted for subsequent process.
- 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 Bank.
- The 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 interviews will be conducted at New Delhi, unless otherwise specified.

- **Proficiency in local language** (reading, writing and understanding) is a mandatory requirement and a test of knowledge of specified opted local language of the applied State shall be conducted as a part of selection process alongwith personal interview. It will be conducted for provisionally selected candidates (based on performance in online test, Screening and interview) before joining the Bank. Candidate who fails to qualify this test will not be offered appointment. Candidates who produce 10th or 12th standard mark sheet/ certificate evidencing having studied the specified opted local language of the applied State as one of the subjects will not be required to undergo the language test.

- **Final Selection** for appointment shall be made from the top ranked candidates in merit list prepared state-wise and category wise and their result in language proficiency test (if required to be conducted).
  - The candidates have to qualify in both written test and interview separately.
  - The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test (70% weightage) and Personal Interview (30% weightage).
  - Marks obtained in written test shall be (out of 120) shall be converted to out of 70 marks and interview scores of candidates (out of 50) shall be converted to out of 30 marks.
  - Final merit list shall be prepared state- wise after aggregating (out of 100) converted marks of both written test and interview.

- **Result Publication**
  Results of candidates called for Interview, Final Result etc. will be made available on the Bank's website.

- **EXAMINATION CENTERS**:
  The examination will be conducted online at venues across many centres in India. A tentative list of centres for Online Examination is as below:-

State /UT / NCR	Examination Center
Andhra Pradesh	Vishakhapatnam, Vijayawada/Guntur
Arunachal Pradesh	Naharlagun
Assam	Guwahati, Dibrugarh
Bihar	Patna, Muzaffarpur
Chandigarh	Mohali
Chhattisgarh	Raipur, Bhilai Nagar
New Delhi	Delhi/Delhi-NCR
Goa	Panaji
Gujarat	Ahmedabad/Gandhinagar, Vadodara/Anand
Haryana	Ambala, Faridabad, Gurugram, Kurukshetra
Himachal Pradesh	Hamirpur, Bilaspur, Baddi
Jammu & Kashmir	Jammu, Srinagar, Samba
Karnataka	Bengaluru, Mysuru(Mysore)
Kerala	Ernakulum, Thiruvananthapuram
Madhya Pradesh	Bhopal, Indore
Maharashtra	Mumbai/ Thane/ Navi Mumbai/MMR,

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	Pune, Nashik, Nagpur, CHHATRAPATI SAMBHAJI NAGAR (AURANGABAD)
Meghalaya	Shillong
Mizoram	Aizawl
Nagaland	Kohima
Odisha	Bhubaneshwar, Rourkela
Puducherry	Puducherry
Punjab	Jalandhar, Ludhiana
	Patiala, Bathinda, Amritsar, Phagwara, Moga
Rajasthan	Jaipur, Jodhpur, Kota, Udaipur
Tamil Nadu	Chennai, Coimbatore, Tirunelveli
Telangana	Hyderabad, Warangal, Karimnagar
Tripura	Agartala
Uttar Pradesh	Lucknow, Kanpur, Varanasi, Prayagraj, Ayodhya, Muzaffarnagar
	Meerut
Uttarakhand	Dehradun, Haldwani, Roorkee
West Bengal	Siliguri, Kolkata/Greater Kolkata

- No request for change of Examination Centre/Date/Session shall be entertained.
- Bank 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.
- Bank also reserves the right to allot any centre to the candidate other than the one he/ she had opted for.
- Candidate will appear for the examination at an Examination Centre at his/ her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- Any unruly behaviour/ misbehaviour in the examination hall may result in cancellation of candidature/ disqualification from future exams conducted by Bank.

9. LIST OF DOCUMENTS TO BE PRODUCED FOR ONLINE EXAMINATION AND DOCUMENT VERIFICATION

a) IDENTITY VERIFICATION:

- The examination 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 Gazzetted 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 at time of Examination.
- 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 written test.
- Ration Card and Learners Driving License will not be accepted as valid id proof for this process.
- 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.
- 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 any stage of the recruitment process, without which they will not be allowed to appear for the same
- 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/Identity proof. Any change/alteration found may disqualify the candidature.

b) BIOMETRIC DATA – Capturing and Verification

The Bank, at various stages, may capture photo and thumb impression of the candidates in digital format for biometric verification of the candidates called for written exam/ interview/ joining.

Candidate will ensure that his/ her correct thumb impression is captured at various stages as any inconsistency will lead to rejection of their candidature. Accordingly, candidates must 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 menhadi, ink, chemical etc. on his/ her hands.

c) Candidates must produce original documents along with self-attested copies thereof as detailed below, **when called for Document Verification** failing which they shall not be allowed to appear for further process:-

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- 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.
- Age relaxation and reservation 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. NOC from the existing employer.
- Appropriate Certificate(s) in support of Caste/Category/ Disability (if applicable). **In case of OBC Candidates, OBC caste certificate must contain the Non-creamy layer clause and caste must be notified in Central List for State as displayed on www.ncbc.co.in**. OBC Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. The OBC Certificate not on the prescribed format and/or without the non-creamy layer clause and/or caste not matching letter by letter with Central List of state for OBC, will not be accepted and the applicant's candidature will be cancelled and he/she will also not be permitted to participate under the General/ Unreserved category.
- Valid 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. The candidate should have a valid EWS certificate at the time of application.
- Valid Disability certificate in the prescribed format issued by the District Medical Board in case of Persons With Benchmark Disability category.
- Persons eligible for age relaxation under 2.3 (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 uploaded on the application form.
- Any other relevant documents in support of eligibility.

No request for extension of time for production of certificate(s) as mentioned above, beyond the said date shall be entertained.
NO DOCUMENT SHOULD BE DIRECTLY SENT TO THE BANK BEFORE OR AFTER THE INTERVIEW FOR THE POSTS.

10. APPLICATION FEE (NON-REFUNDABLE)

Category of Applicant	Application Fee/Intimation Charge
SC/ST/ PWD	100 + Applicable Taxes + Payment Gateway Charges
General, EWS & OBC	850 + Applicable Taxes + Payment Gateway Charges

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

11. 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.

a) IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should refer guidelines for scanning the photograph, signature, thumb impression, hand-written declaration and documents as available on Bank's website. Additionally, candidates to note the following:-

i) Candidates are advised not to change their appearance till the process is completed. Any doubt about photograph or signature at any stage of the process could lead to disqualification.

ii) 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.

iii) Image File format should be .jpg, .jpeg

iv) Documents scanned must be in **PDF format** only.

v) 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/ Identity proof. Any change/alteration found may disqualify the candidature.

vi) No application shall be entertained beyond the stipulated date & incomplete applications will be rejected.

vii) In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearance by a candidate for a single post in interview will be summarily rejected/candidature cancelled.

viii) Candidates should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement before applying.

ix) Candidates are advised to take a printout of their system generated online application form after submitting the application.

x) No request for change of address/ email id/ phone number/caste/category will be entertained. Candidates are advised to fill up the online application carefully and furnish the correct information in the application.

xi) A candidate should ensure that signatures appended by him/her in all the places viz. in his/ her call letter, attendance sheet etc. and in all correspondence with the Bank in future should be identical and there should be no variation of any kind. Signature in CAPITAL LETTERS will not be acceptable.

- **APPLICATION PROCEDURE:**

  For registration log on to the Bank's website **https://punjabandsindbank.co.in/** and on the Home Page under the link "Recruitment" click the relevant Notification.

- **PAYMENT OF FEES**

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

  ii) Cash, Cheques, Money Orders, Postal Stamps etc. will NOT BE ACCEPTED.

  iii) 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.

  iv) Payment of fees/ intimation charges through ONLINE MODE and no other mode of payment is acceptable.

12. GENERAL INSTRUCTIONS AND CONDITIONS:

(i) The Bank reserves the right 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.

(ii) The number of vacancies advertised are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.

Lateral Recruitment of Local Bank Officers in JMGS I

(iii) The selected candidates may be posted anywhere in India after completion of 12 years of service or promotion to SMGS IV, whichever is earlier, depending on the requirement of the Bank.

(iv) Bank will consider the eligibility of candidates based on their suitability and experience as per Bank's requirement.

(v) Merely fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview. The shortlisting committee constituted by the bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the bank will be shortlisted and called for interview. The decision of the bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard.

(vi) Any request for change of date, time and venue for written test and interview will not be entertained.

(vii) A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondence with the bank in future should be identical and there should be no variation of any kind.

(viii) 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.

(ix) 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 delay due to technical reasons.

(x) The email address / communication address indicated by the applicant in his/ her application shall be deemed to be valid and correct for the purpose of sending communication to them. Every communication addressed to the applicants on this address/ email shall be deemed to have served upon them.

(xi) 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.

(xii) 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.

(xiii) 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.

(xiv) Candidates will have to produce original of all Educational Qualification Certificates and Mark Sheets, Experience Certificate(s) etc, at the time of document verification/ personal interview, as called for, failing which his/her candidature may be cancelled. Candidates will not be allowed to participate in Interview without production of the original documents.

(xv) Date of birth as per Secondary School Certificate (SSC)/School leaving certificate must confirm age eligibility.

(xvi) An application form which is not accompanied by uploaded documents not self-attested by the candidate or the requisite fee not being paid or not bearing the candidate's photograph displayed at the specified place or incomplete in any respect, will not be entertained.

(xvii) One recent, recognizable colored Passport size photograph should be uploaded on the application at the appropriate place. Requisite copies of the same photograph should be brought by the candidate for use at the time of interview.

(xviii) Only candidates willing to serve anywhere in India should apply unless location for Post advertised is specified.

(xix) No request for change of address/ email id/ phone number/caste/category will be entertained.

(xx) Candidates are advised in their own interest to apply online well before the closing date and not to wait till the last date to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet or website jam.

(xxi) Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of aforesaid reasons or for any other reason beyond the control of the Bank.

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(xxii) The possibility of occurrence of some problems in administration of examination cannot be ruled out completely, which may impact test delivery/ generation of result. In such cases, every effort will be made to resolve the problem, which may include delay in conduct of examination on allotted date, movement of candidates, conduct of another examination if considered necessary etc. at the absolute discretion of the Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

(xxiii) Candidates will have to appear for Personal Interview at their own expense.

(xxiv) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Delhi.

(xxv) The Bank takes no responsibility for any certificate/remittance sent separately.

(xxvi) In case any dispute arises on account of interpretation in version other than English, the English version will prevail.

(xxvii) 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/**.

(xxviii) Appointment of shortlisted/ selected candidate is subject to further completion of the prescribed pre-recruitment formalities, submission of notified documents, Execution of service indemnity bond, medical examination and being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to receiving police verification of antecedents, caste/class verification (all or any of which may be done even after the candidate provisionally joins the Bank and the Service Regulations & Conduct Rules of the Bank.

(xxix) 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.

(xxx) CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.

(xxxi) 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 –

a. using unfair means during the Written Test/ Interview or subsequent selection procedure or

b. impersonating or procuring impersonation by any person or resorting to any irregular or improper means in connection with his/ her candidature for selection or

c. 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 written test/ 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.

(XXV) The test conducting agency, would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by test conducting agency in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, in such cases Bank reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

12. 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.

Court of jurisdiction for any dispute will be at Delhi.

NEW DELHI
Date: 19.08.2025

CHIEF GENERAL MANAGER
Human Resource Development

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(भारत सरकार का उपक्रम)
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(A Government of India Undertaking)
H.O. Human Resources Development Deptt.
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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.

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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:

पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)
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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/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

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- 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 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.
- 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.

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- 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.

Annexure-I

Experience Certificate

Letter Head of the Institution/Issuing Authority

Telephone No……
Email Id……

Name of Organization
Address of the Organization

Dated…….

1) This is to certify that Shri/Ms……S/o,D/o,W/o Shri……was/is an employee of this Organization/Department and duties performed by him/her during the period(s) are as under:

Name of post held	From dd/mm/yy	To dd/mm/yy	Total period dd/mm/yy	Nature of Appointment-(Regular)	Department/ Specially/Field of experience
(1)	(2)	(3)	(4)	(5)	(6)
Pay scale and last salary drawn	Duties performed/experience gained in brief in each post(please give details, if need be, in attached sheet)		Place of posting		Worked at supervisory level/middle management level/head of branch
(7)	(8)		(9)		(10)

2) It is certified that above facts and figures are true and based on service records available in our organization/Department.

Signature

Name of competent authority

Stamp of competent authority