



Engagement of Defence Banking Advisors in the Bank on Contractual Basis

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 application	04.04.2025
Last Date of receipt of hard copy and scanned copy of applications with enclosures	20.04.2025
All revisions/ Corrigendum (if any) will be hosted on Bank's website only.	

1. ELIGIBILITY CRITERIA

S No.	No. of Posts	Age as on 04.04.2025	Qualifications as on 20.04.2025	Rank in Indian Army or equivalent Rank in Indian Air Force/ Indian Navy as on 20.04.2025
1	05	Maximum age of 62 years as on 04.04.2025	Graduate in any discipline from any recognized University.	Retired Officers / Officers going to retire within three months in the Rank of Brigadier in Indian Army/ Commodore in Indian Navy/Air Commodore in Indian Air Force or Equivalent Rank Officers of Central Armed Police Forces.

- The number of vacancies is provisional and may vary according to actual requirements of the Bank, subject to availability of suitable candidates.

2. JOB PROFILE

- To liaise with Army/ Navy/ Air Force/ CAPF Headquarters/ Units/ Battalions for expanding the relationship between Army/other forces and PSB at the institutional level and also increasing the spread of Bank's Defence business with their personnel including officers.
- Generating and following up of Business leads and furnishing the Bank with the contact particulars of various Zones as per the area of responsibility for communicating with them locally whenever required.
- Liaising with local Divisions/Regimental Centres/Units/Brigade Head Quarters etc. as well as local units of other Defence Forces/Paramilitary Forces for strengthening the relationship between Forces and Punjab & Sind Bank at the Institutional level and also increasing the spread of Defence Banking business.
- Servicing of the relationship along with Zones/ Branches.
- Arranging meetings with Commanding Officers/Formation Commanders of the above formations when senior functionaries of Punjab & Sind Bank have to call on them.

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- Facilitating account opening/ loan campaigns in cantonments and military stations including participation in rallies and advising Zones/ Branches for marketing activities and enhancing visibility of the Bank.
- Provide full support to Zones/ Branches to ensure that they tap maximum accounts of all new recruits in Regimental Centres including pension accounts and terminal benefits of pensioner.
- Arranging cross selling of asset relationship to defence segment customers for achievement of targets allocated to Zones/Branches.
- Identifying and obtaining permissions for setting up branches/ATMs/e-lobbies etc. for increasing visibility of the Bank in Defence and police domain.
- Identifying opportunities for digitisation in Defence and necessary liaison at each level for canvassing institutional business of the Bank.
- Acting as one point of contact for the Army/Navy/Air Force/ Paramilitary establishments for complaint redressal
- Assisting Bank in placing advertisements in the Defence/CAPF in-house magazine as and when they are published.
- Coordinating with Chief Defence Banking Advisor at corporate level for marketing Defence Salary Package/ CAPF Salary Package & other institutional business and handling complaints.
- The role will require to travel as per area of responsibility.
- Any other roles & responsibilities assigned from time to time.

3. TERMS OF CONTRACT - The term of the person engaged for above post shall be for a period of two years which may be further extended for 3 years (1+1+1) subject to an annual review of the advisor's good health and performance. Continuous monitoring process be followed to gauge business generation for the bank. The stipulation of engagement will automatically expire permanently on attaining a total of 05 years of engagement.

The Bank will be entitled to terminate the contract at any time without assigning any reason whatsoever, by giving one month's notice or on payment of one month's fixed component of the compensation in lieu of such notice.

In case the appointee desires to terminate the contract before the expiry of the contractual period, he/she will have to give to the Bank clear one month's notice or make payment of one month's fixed component of the compensation in lieu of such notice.

4. 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.

5. REMUNERATION: The compensation will be offered based on candidate's experience/potential, last drawn salary and their suitability for the above post.

6. LOCATIONS: The DBAs shall be posted at one of the following locations:-



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- Delhi
- Chandigarh
- Lucknow
- Guwahati
- Mumbai

7. **REPORTING:** There shall be two level reporting of the DBA-

- He/ She will directly report to the CDBA of the Bank.
- Reporting with respect to administrative control shall be the Zonal Manager of the concerned location of posting of DBA.

8. **LEAVE:**

DBAs may avail 30 days' paid leaves per calendar year, out of which not more than 05 days' leave can be taken at a time. There will be no encashment of un-availed leave, if any. However, if his/her absence exceeds 30 days in a contract year, proportionate amount will be deducted for each day of his/her absence over and above the permissible leave from the consolidated payment. Un-availed leaves for each contract year shall lapse at the end of the contract year.

9. **OTHER FACILITIES:**

For the purpose of delegation/ entitlement, the post will be classified as equivalent to Deputy General Manager of the Bank. For outstation duties, if required, He/ she will be entitled to travel by entitled class at par with executives in the rank of Deputy General Managers and diem allowance will also be at par with that payable to Deputy General Managers in the Bank. Besides the above mentioned benefits, he/ she will not be entitled for any pecuniary or non-pecuniary benefits.

10. **SELECTION PROCEDURE**

S. No.	Post	Selection Procedure
1	DBA	<ul style="list-style-type: none">• Screening• Short Listing• Personal Interview• Final Selection

- The Bank reserves its right to call for the Personal Interview, candidates in a ratio, at its sole discretion.
- In case more than one candidate scores the same interview marks, 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.
- 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.

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- The Personal Interview time & date will be informed to the shortlisted candidates in the respective call letter and Interviews shall be held virtually only. The call letters will be sent **by email only**. The interviews will be conducted at New Delhi, unless otherwise specified.
- **Final Selection** for appointment shall be made from the top ranked candidates in final merit list prepared.
- **Result Publication**
Results of candidates called for Interview, Final Result etc. will be made available on the Bank's website.

11. LIST OF DOCUMENTS TO BE PRODUCED FOR DOCUMENT VERIFICATION

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 considered for further process:-

- Appropriate certificate in support of Date of Birth. Date of birth as per Secondary School Certificate (SSC)/School leaving certificate must confirm age eligibility.
- Printout of interview call letter.
- Copy of application form sent to the Bank.
- 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.
- Discharge Book.
- Appropriate Certificate(s) in support of Caste/Category/ Disability (if applicable).
- 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.

Candidates will not be allowed to proceed for further process without production of the original documents. No request for extension of time for production of certificate(s) as mentioned above, beyond the said date shall be entertained.

12. APPLICATION FEE : NIL

13. HOW TO APPLY

- a) **The Application Form should be neatly Typed in English on an A4 size paper in the format given at the end of this advertisement**, which may also be downloaded from the Bank's website www.punjabandsindbank.co.in.
- b) **The application, alongwith requisite documents as mentioned below, be addressed to General Manager (HRD), superscribing "Application for the post of Defence Banking Advisor in the Bank on Contract Basis 2025", and sent at the following address: -**

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**Deputy General Manager – HRD
Punjab & Sind Bank
2nd Floor, NBCC Complex, Tower-3,
East Kidwai Nagar
New Delhi -110023**

The scanned application form alongwith requisite documents as mentioned below should also be sent to email ID – gmhrd@psb.co.in.

- c) A recent passport size photograph of the candidate should be pasted at right hand top corner at the space provided in the application and signed across.
- d) The application hard copy and scan must be accompanied with self-attested copies of the following documents:-
- Printout of valid interview call letter
 - Copy of Application Form submitted to Bank
 - Proof of Date of Birth (Birth Certificate issued by the Competent Municipal authority or SSLC/ Xth Certificate with DoB)
 - Photo Identity Proof and Address Proof (Officially Valid Documents)
 - Relevant documents in support of Educational Qualification(s) – Final Degree Certificate(s) alongwith consolidated marksheet.
 - Relevant documents in support of the work experience declared (posting letters. Promotion letters, salary slip, experience certificate, relieving letter, HRMS Profile etc)
 - Brief Resume
 - Discharge Certificate
 - Any other relevant documents in support of eligibility.

- **Last date of application is 20.04.2025.**
- No application will be entertained beyond the stipulated date.
- The Bank will not be responsible for any delay in receipt of application or loss thereof in postal transit.
- An application not accompanied by scanned copies of relevant certificates and/or the requisite fee or not in prescribed format or not signed by the candidate or not bearing the candidate's photograph pasted firmly at the specified place or incomplete in any respect will not be entertained.
- Incomplete Application Forms shall be rejected outrightly.
- No request for change of address will be entertained.
- **The application in the prescribed format must be filled up completely and should contain no manual corrections/ alterations/ overwriting.**
- The Bank takes no responsibility for any certificate/remittance sent separately.

The complete Application Form with requisite documents in email and hard copy must reach the Bank ON OR BEFORE 20.04.2025.



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14. GENERAL INSTRUCTIONS AND CONDITIONS:

- (i) Bank will consider the eligibility of candidates based on their suitability and experience as per Bank's requirement. Merely fulfilling minimum qualification and experience will not vest any right in candidate for being called for interview.
- (ii) 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. If any of these shortcomings is/are detected even after appointment, his/her services are liable to be terminated.
- (iii) The selected candidates may be posted anywhere in India, depending on the requirement of the Bank. Only candidates willing to serve anywhere in India should apply unless location for Post advertised is specified.
- (iv) Any request for change of mode, date and time for interview will not be entertained.
- (v) A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her application form, attendance sheet etc. and in all correspondence with the bank in future should be identical and there should be no variation of any kind.
- (vi) 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. Decision of Bank in all matters will be final and binding on the candidate. The Bank in this regard shall entertain no correspondence or personal enquiries.
- (vii) 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 application with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes. 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.
- (viii) Before applying for the post, the candidate should ensure that he /she fulfils the eligibility criteria and other norms specified in this advertisement. Their candidature at all the stages of the process will be purely provisional subject to satisfying prescribed eligibility criteria mentioned in this advertisement.
- (ix) No request for change of address/ email id/ phone number/caste/category will be entertained.
- (x) The possibility of occurrence of some difficulties in selection process cannot be ruled out completely, which may impact the timeline of the process or may include delay in conduct of interview etc. In such cases, every effort will be made to resolve such issues and subsequently resulting in changed timeline and/or change in interview date/process/venue etc. at the absolute discretion of the Bank. Candidates not willing to participate in the altered process shall be summarily rejected from the process.



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- (xi) Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Delhi.
- (xii) In case any dispute arises on account of interpretation in version other than English, the English version will prevail.
- (xiii) Selected candidates will be required to produce valid discharge book 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.
- (xiv) **CANVASSING IN ANY FORM WILL BE A DISQUALIFICATION.**
- (xv) **Action against Candidates Found Guilty of Misconduct:** Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated and should not suppress any material information while submitting application. If a candidate is (or has been) found guilty of –
- using unfair means during the Interview or subsequent selection procedure or
 - impersonating or procuring impersonation by any person or resorting to any irregular or improper means in connection with his/ her candidature for selection or
 - obtaining support for his/ her candidature by unfair means, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - To be disqualified from the 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.

15. DISCLAIMER

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

NEW DELHI

Date: 04.04.2025

**DEPUTY GENERAL MANAGER
Human Resource Development**