



# 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.:IOB/HRDD/CONTRACT RECT/01/2025-26

Date: 11.07.2025

## **RECRUITMENT OF INTERNAL OMBUDSMAN ON CONTRACT BASIS**

Indian Overseas Bank, a leading Public Sector Bank with Headquarters in Chennai having geographical presence all over India and abroad, invites applications from eligible candidates, for **Recruitment of Internal Ombudsman (IO) on Contract Basis**. Please read this advertisement carefully and ensure the eligibility before submitting online application/ payment of Postage/Intimation charges.

### **IMPORTANT DATES**

<b>Online Registration of Applications</b>	<b>12.07.2025 to 21.07.2025</b>
<b>Payment of non-refundable Intimation Charges (Rs.1000/- inclusive of GST) - Online Mode</b>	<b>12.07.2025 to 21.07.2025</b>
<b>Last Date for Online Registration and payment of intimation charges through online mode</b>	<b>21.07.2025</b>

The Tentative date for the Personal Interview or Interview through Video Conference for the shortlisted candidates would be displayed in [www.iob.in](http://www.iob.in).

### **1. ELIGIBILITY CRITERIA AND OTHER TERMS & CONDITIONS**

All the eligibility criteria (Qualification, Age, Experience etc.) for this post shall be computed as on **01.07.2025 (inclusive)**.

<b>Post</b>	Internal Ombudsman (IO)
<b>Vacancies</b>	01 (Unreserved)
<b>Job description</b>	<p>He / She will be reporting to the Executive Director In-charge of Customer Service Department of the Bank administratively, and to the Board of Bank functionally.</p> <p>IO shall furnish periodic reports (including the analysis of complaints) on his / her activities to the Committee of the Board handling customer service, preferably at quarterly intervals, but not less than half yearly intervals. Bank shall put in place a system for discussion of cases, in which the decision of the IO has been rejected by the Bank, by the Customer Service Committee of the Board of the Bank. The rejection of the decision taken by the IO shall be done with the approval of the Executive Director In-charge of customer service department.</p> <p>The Audit committee of the Board of the Bank can refer to the IO, matters in respect of cases as defined in the IO policy.</p> <p>The IO shall be designated as an ex-officio member or a permanent invitee to the meetings of the Committee of the Board of the Bank handling Customer Service and protection.</p>
<b>Age</b>	Maximum Age – 65 as on 01.07.2025
<b>Qualification and Work Experience</b>	Either be a Retired or serving Officer, not below the Rank of General Manager or equivalent of another Bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills and experience of minimum 7 years of working in areas such as Banking, Non-Banking Finance,

	<p>Regulation, Supervision, Payment and Settlement Systems, Credit Information or Consumer protection.</p> <p>Shall not have worked / working in our Bank (Indian Overseas Bank) or our Subsidiaries / related parties.</p>
<b>Role and Responsibilities</b>	<ul style="list-style-type: none"> <li>• IO shall not handle complaints received directly from the customers or members of public but deal with the complaints that have already been examined by the Bank but have been partly or wholly rejected by the Bank.</li> <li>• The following types of complaints shall not be handled by the Internal Ombudsman: <ul style="list-style-type: none"> <li>a. Complaints related to corporate frauds, misappropriation etc., except those resulting from deficiency in service, if any, on part of the Bank.</li> <li>b. References in the nature of suggestions and commercial decisions of Bank. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for Internal Ombudsman.</li> <li>c. Complaints / reference relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the Bank.</li> <li>d. Complaints which have been decided by or are already pending in other fora such as the Consumer Disputes Redressal Commission, Courts, etc.</li> <li>e. Disputes for which remedy has been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.</li> </ul> <p>Bank shall forward all rejected / partially rejected complaints under the categories (a) and (b) above to the Internal Ombudsman. The IO shall look for inherent deficiency in service in such cases and take a view whether any of these complaints can be exempted under (a) and / or (b) above as decided by Bank.</p> </li> <li>• Complaints that are outside the purview of IO Scheme shall be immediately referred back to the Bank by the Internal Ombudsman.</li> <li>• The IO shall analyze the pattern of complaints such as product / category wise, consumer group wise, geographical location wise, etc., and suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level changes in the Bank. The IO shall examine the complaints based on records available with the Bank, including any documents submitted by the complainant and comments or clarifications furnished by the Bank to the specific queries of the Internal Ombudsman. The IO may seek additional information and documents from the complainant, through the Bank. The IO must record a "reasoned decision" in each case.</li> <li>• The IO shall hold meetings with the concerned functionaries of the Bank and seek any record document available with the bank that are necessary for examining the complaint and reviewing the decision. Bank shall furnish all records and documents sought by the Internal Ombudsman to enable expeditious resolution of the complaints without any undue delay.</li> <li>• The IO shall, on a quarterly basis, analyze the pattern of all complaints received against the Bank, product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the Bank for policy intervention, if so warranted.</li> <li>• The IO shall not represent the bank in legal cases before any court or for a or authority.</li> </ul>

	<ul style="list-style-type: none"> <li>• In cases of conciliation, where decision of IO is accepted by the complainant, a statement showing the terms of agreement duly signed by the complainant, shall be kept on record.</li> <li>• Periodical interaction of IO with front line staff of the Bank to help them gain insights on the ground level implementation of grievance redress and plug the gaps identified.</li> <li>• Bank shall hold regular interface of the Internal Ombudsman with Product and Business Vertical Heads for discussing the grievance redress angle of specific activities and products of the Bank.</li> </ul>
<b>Remuneration</b>	Consolidated Pay of Rs.1,00,000/- per month, all-inclusive, subject to deduction of taxes.
<b>Selection Process</b>	Personal Interview
<b>Other Facilities</b>	<p>The following facilities shall be provided which is governed by the rules as applicable to the General Managers of the Bank:</p> <ul style="list-style-type: none"> <li>• Car with Driver &amp; Petrol</li> <li>• Telephone/Mobile expenses</li> </ul> <p>In case of travel on outstation duty, eligible Travelling, Halting allowance at par with the General Managers in TEG Scale VII of our Bank shall be paid.</p>
<b>Contract Tenure</b>	Tenure of IO shall be a fixed term of 3 years, subject to Annual Review of Performance. IO shall not be eligible for reappointment or for extension of term. The contract can be terminated at three Month's notice on either side and salary and allowances in lieu thereof.
<b>Leave Eligible</b>	<p>The official will be eligible for leave as follows:  12 casual leave (CL) in a year at the rate of 1 CL for every month of service.  Privilege Leave (PL) computed at one day for 11 days of service on duty, provided that at the commencement of service no PL can be availed of before completion of 6 months of service on duty.  If the IO leaves the job during the contract period, Bank has the discretion to adjust the unavailed PL not exceeding 15 days per year against the notice period. There will be no provision for leave encashment.</p>
<b>Working Hours</b>	The appointed candidate shall report at the Bank at the commencement of the working hours on all the working days. The working hours shall be the usual hours as applicable on all days except Sundays and holidays declared under N.I. Act.
<b>Place of Posting</b>	IO shall be placed in Central Office, Chennai
<b>Other Terms and Conditions</b>	The terms & conditions of engagement is whole and simple governed by the provisions of the contract and the engagement shall not be construed as an employment in the bank and the provisions of PF/Gratuity/ pension etc., shall not apply in this case. No other allowance /payment/benefit / facility from the bank other than what has been mentioned above, shall be payable.

**Note:**

- The appointment on contract is for a specified period as stated above, and as such should not be construed as an offer of employment or a regular employment in the Bank.
- Apart from the Contract Amount & other details mentioned above, the appointed candidate is not entitled to any other Perquisites / Facilities etc.

**2. SELECTION METHODOLOGY:**

After scrutiny of the online applications received, only eligible candidates will be called for Personal Interview. Mere 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 Bank would be free to reject the candidature of any candidate at any stage of the recruitment process, if he / she is found to be

ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts; and the fees paid by the ineligible candidates shall be forfeited.

Bank reserves the right to shortlist requisite number of candidates based on the academic track record of the candidate, experience and suitability of the candidates, as decided by the Bank and only those shortlisted candidates will be called for Interview or for any other process as decided by the Bank.

The interview venue, time & date for Interview will be informed to the shortlisted candidates in the Interview call letter and candidates have to attend the same at their own cost. The call letter will be sent **by email only**. The details of shortlisted candidates for Interview or any other process will be hosted in our website. Request for change of Centre will not be entertained. However, the Bank reserves its right to change / add / cancel the selection process & schedule at its discretion, under unforeseen circumstances, if any. Change, if any, will be announced in our Bank's website / by email. 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 Interview process will carry an aggregate of **100 Marks** and will be on aspects like 1) Subject Knowledge, 2) Communication Skills 3) Presentation & Attitude. Final selection will be made on the basis of marks obtained by the candidates in the Interview process and will be according to the merit ranking.

### **3. HOW TO APPLY**

#### **3.1. 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 Internal Ombudsman on Contract Basis**" 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) Scan the following documents in **PDF format** with each size **less than 200KB**
  - Birth Certificate / SSC Certificate for Proof of Date of Birth (**Mandatory to upload**)
  - Final Degree Certificate / Consolidated Mark Sheet in respect of passing Graduation / PG / Professional Courses (as single PDF file in case of completion of multiple degrees) (**Mandatory to upload**)
  - Work Experience Certificate (**Mandatory to upload**)
  - No Objection Certificate from Employer, if applicable.
- d) Keep the necessary details/documents ready for Online Payment of the requisite Intimation charges.
- e) Have a valid personal email ID, which should be kept active throughout the entire recruitment process. Bank may send call letters for the 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.

#### **3.2 Intimation Charges (Non-Refundable)**

The eligible candidates who are interested to apply have to pay an amount of **Rs. 1000/-** inclusive of GST as intimation charges, payable from **12.07.2025 to 21.07.2025 (both dates**

**inclusive)** through Online Mode only. Bank Transaction charges for **Online Payment** of Intimation charges through internet banking payment facility of any Bank (other than IOB)/ Credit card will have to be borne by the candidate.

**Candidates should note that Intimation charges once deposited shall neither be refunded nor be adjusted against any other recruitment process.**

### **3.3. Procedure for applying online**

- a) Candidates are first required to go to the Bank's website "[www.iob.in](http://www.iob.in)" and click on the "Careers" Page to open the link "**Recruitment of Internal Ombudsman on Contract Basis**" and then click on the Apply Online link.
- b) Candidate has to first Register Online by clicking "Click here to Register Online"
- c) On successful registration, E-mail will be sent to the candidates along with the Registration Number and Password for applying Online. **Candidates should note this Unique Registration Number and Password for future reference failing which they will not be able to proceed further.**
- d) Now, Candidates have to Click the menu "Click here to Apply Online".
- e) Candidates will have to enter all the required details in the online application form.
- f) 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**).
- g) Candidates should fill in the details in the Online Application at appropriate places very carefully and click on the "**SUBMIT**" button at the end of the Online Application format. Before pressing the "SUBMIT" button, candidates are advised to verify that every field is filled in the application using the "**RECHECK**"/ "**PREVIEW**" button. 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.
- h) On successful submission of the Online Application form, a message "**Application Successfully Submitted**" will be displayed.
- i) Next, Click "Upload Relevant Documents" Menu to upload the Birth Certificate / Degree (UG / PG) / Work Experience Certificate / No Objection Certificate (if applicable) from Employer.
- j) Candidates should take a printout of the system generated submitted Online application form by clicking the "**Print your Application**" link & save the printed application form for future reference.

### **3.4. Payment by Online Mode**

Candidates who have submitted the Online Application successfully may proceed for payment of intimation charges through Online Mode. For making the payment candidates are required to click on "**Online Payment of Intimation Charge**" to navigate to the Online payment page. The payment can be made using Debit Card/ Credit Card or **Internet Banking** mode only. The candidates opting for Internet Banking would be provided with two options:

1. Payment through IOB Net Banking
2. Payment through Other Banks' net banking.

Candidates who have accounts with internet banking option in IOB may choose "IOB NET BANKING" option and others may choose the "Other Banks NET Banking Option". Bank Transaction charges for Online Payment of Intimation charges through internet banking payment facility of any Bank (other than IOB) will have to be borne by the candidate.

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. Candidates can also reprint the E-receipt at a later date by clicking on "**Reprinting E-receipt after payment of Intimation Charges**" link.

#### **4. SUBMISSION OF REQUISITE DOCUMENTS DURING PERSONAL INTERVIEW**

The candidates will have to produce the following documents in **ORIGINAL** as well as **SELF-ATTESTED PHOTOCOPIES** along with **one passport size photograph** during the time of **Personal Interview** failing which their candidature will be cancelled:

- Document evidencing date of birth such as Birth Certificate or School leaving Certificate/ SSC/HSC Certificate.
- Final Degree Certificate &/Consolidated mark sheet in respect of passing Graduation, Post-Graduation degree & Professional Course.
- Work Experience Certificates from their employers clearly stating the period and nature of Employment/ duties.
- No Objection Certificate from their employer, in case of candidates serving in Government /Quasi Government Offices/Public Sector Undertakings including Nationalised Bank, Financial Institutions.
- Printout of Online Application form along with Online Payment E-receipt also to be submitted mandatorily.

#### **5. GENERAL INSTRUCTIONS**

1. Candidates are required to apply only 'ONLINE'. Any other form of application shall be rejected.
2. Incomplete applications / Applications without supporting documents will be rejected outright.
3. All candidates will have to produce, if called for interview, originals as well as attested photocopies of documents in support of their eligibility such as age, educational qualification, experience or any other required certificate, failing which their candidature will be cancelled.
4. 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 Interview call letter, whomsoever, shall not be permitted to attend the Interview, even though they possess the desired level of qualification, experience etc., and have been called for Interview.
5. Candidates serving in Government / Quasi Government Offices / Public Sector Undertakings including Nationalised Banks, Financial Institutions will be required to submit "**No Objection Certificate**" from the employer at the time of interview failing which the candidature may not be considered.
6. Decision of the Bank in all matters regarding eligibility, selection etc. 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. Further, the Bank reserves right to withhold / cancel the recruitment partially / fully at any stage during the recruitment process at its discretion, which will be final and binding on the candidate.
7. No representation/ correspondence or personal enquires shall be entertained by the Bank.
8. In case of any dispute on account of interpretation in any version other than English, the English version shall prevail.
9. Any dispute arising out of this advertisement shall be subject to the sole jurisdiction of courts situated at Chennai.
10. The Bank may, at its discretion, add/change the selection methodology.
11. Candidates uploading more than one application for any reason will be treated as ineligible.
12. Canvassing in any form will be treated as disqualification.

Candidates in their own interest are advised to submit their applications well in time before the last date for submission. The Bank does not assume any responsibility for late receipt of applications submitted by the candidates.

**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 Bank's website "[www.job.in](http://www.job.in)" for detailed advertisement and Online Application Process.**

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 Photograph & Signature**

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

**Photograph Image:**

- 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)
- 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.

**Signature Image:**

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Hall Ticket and wherever necessary.
- If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Hall Ticket, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Ensure that the size of the scanned image is not more than 20KB

**Scanning the photograph & signature:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Color to True Color
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature, 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 photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MSOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB(photograph) & 20KB(signature) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu.
- Similar options are available in other photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.



- While filling in the Online Application Form the candidate will be provided with a link to upload his photograph and signature.

#### **Procedure for Uploading the Photograph and Signature**

- Browse and Select the location where the Scanned Photograph / Signature file has been saved.
- Select the file and click on it
- Photo and signature will be uploaded automatically once you submit the online application.

#### **Scanning the documents for Uploading**

Scan the following documents in **PDF format ONLY** with each document size **less than 200KB**

- Birth Certificate / SSC Certificate for Proof of Date of Birth **(Mandatory to upload)**
- Final Degree Certificate / Consolidated Mark Sheet in respect of passing Graduation / PG / Professional Courses (as single PDF file in case of completion of multiple degrees) **(Mandatory to upload)**
- Work Experience Certificate **(Mandatory to upload)**
- No Objection Certificate from Employer, if applicable.

**Online Application will not be registered unless you upload your photograph, signature and relevant documents as specified.**

#### **Note:**

- (1) In case the face in the photograph or signature is unclear the candidate's application may be rejected.
- (2) After registering online candidates are advised to take a printout of their system generated online application forms.
- (3) In case if Documents uploaded are unclear the candidate's application may be rejected.