FEDERAL BANK
YOUR PERFECT BANKING PARTNER

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LIGHT THE PATH, LEAD THE PACK!

RECRUITMENT PROCESS FOR OFFICERS IN JUNIOR MANAGEMENT GRADE I (SCALE I)

Federal Bank, one of the top private sector Banks in the country recognized as 'Bank of the Year 2023-India' by 'The Banker' is excited to announce an opportunity for ambitious individuals to join our team as 'Officer in Junior Management Grade I (Scale I)'. We are on the lookout for talented candidates who are eager to build a rewarding career in banking and contribute to our vision of being the 'Most Admired Bank'.

Eligible candidates who possess the passion and drive to shape the future of the Bank shall apply online between 31st July 2024 and 12th August 2024 (both days inclusive) through the 'Careers' page of the Bank's website www.federalbank.co.in after carefully going through the instructions detailed below.

01 IMPORTANT DATES

Date of Notification	31st July 2024
Last Date of Application	12th August 2024
Proposed Dates of Mock Test	23rd August 2024 to 26th August 2024
Proposed Date of Online Aptitude Test	01st September 2024

i) Educational Qualification

a. Post-Graduation from a University incorporated by an Act of the Central or State Legislature in India or other Educational Institutions established by an Act of Parliament or declared to be deemed as a University under Section 3 of UGC Act, 1956, or possess an equivalent qualification recognized by the Ministry of HRD, Government of India or approved by AICTE.

b. Candidates should have a minimum aggregate of 60% or above throughout Class X, Class XII / Diploma, Graduation and Post-Graduation.

ii) Age (As on 01.06.2024)

a. Candidates shall not exceed 27 years of age (should be born on or after 01.06.1997).

b. However, candidates with at least one year experience in Banking, Financial Services and Insurance (BFSI) Sector as on 01.06.2024 shall be eligible for relaxation of upper age limit by 1 year and they shall not exceed 28 years of age (should be born on or after 01.06.1996).

c. Age of SC/ST candidates shall not exceed 32 years (should be born on or after 01.06.1992).

iii) Nationality

Only citizens of India are eligible to apply for the process.

iv) Note

a. Candidates who are passing/passed out Post-Graduation in the academic year 2023-2024 are also eligible to participate in the selection process if they have cleared all the papers of previous years / semesters of the qualifying examination with aggregate of 60% as on 30.07.2024. All the papers pertaining to subsequent semester(s) should be cleared along with the results of final year / semester examination. The final year / semester examination should be cleared in the first chance.

b. Candidates who appeared for any Personal Interview conducted by Federal Bank more than once, during the period from 01.01.2022 to 30.06.2024, shall not be eligible to participate in the current selection process.

c. Graduation course must entail a minimum of 3 years of education after completing Higher Secondary schooling or Diploma.

d. Post-Graduation course must entail a minimum of 2 years of education after completing Graduation, and it must culminate in a Master's degree.

e. Equivalence Certificate from a Competent Authority in India shall be submitted for qualifications obtained from Foreign Educational Institutions/Universities.

f. Candidates should ensure that they are eligible to participate in the selection process as per the eligibility criteria stipulated by the Bank. If at any stage it is found that the candidate is ineligible, his / her candidature is liable to be cancelled at any stage, without notice and/or compensation.

g. Candidates are invariably required to produce the supporting documents / certificates in proof of their eligibility (Age, Educational Qualification, Work Experience, Nationality etc.). Candidates not producing the required documents within the stipulated timeline will be eliminated from the selection process without any notice and/or compensation.

h. Year-wise / semester wise mark sheet for each year / semester in respect of the qualifying examinations from the concerned Board / University / Institution should be made available.

i. The aggregate percentage obtained by the candidate would be ascertained based on the practice followed by the Board / University / Institution. In case candidates awarded with Grades / CGPA or any other metrics system, percentage should be arrived based on the equivalence certified by the Board / University / Institution.

j. The minimum aggregate percentage prescribed for any of the examinations (X, XII, Diploma, Graduation, Post-Graduation), is not allowed to be rounded off. (For example: A candidate who has secured an aggregate of 59.99% or grade point equivalence will not be permitted to appear for the selection process as the minimum stipulated aggregate is 60%).

k. Bank reserves the right to raise / modify the minimum eligibility standard/ other norms etc. to restrict the number of candidates to be included in the selection process.

l. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced at the time of Online Aptitude Test, Group Discussion, Document Verification, Personal Interview, Selection etc. and any other matter relating to the selection process will be final and binding on the candidates. No further correspondence or personal enquiries will be entertained by the Bank in this regard.

03 SCALE OF PAY AND OTHER EMOLUMENTS

Presently the starting Basic Pay applicable to Officers (in Scale I) is ₹48,480 in the scale of pay ₹48,480 - 2000/7 - 62480 – 2340/2 - 67160 – 2680/7 – 85920. The official will also be eligible for Dearness Allowance, Lease Rental/House Rent Allowance, City Conveyance Allowance, Medical and other allowances and perquisites as per rules in force from time to time. The cost to company per annum would be a minimum of ₹12.21 Lakh and maximum of ₹16.31 Lakh depending upon the place of posting and other factors. The Take Home Pay will be approximately ₹80,500 per month (excluding statutory deductions like Income Tax, Profession Tax, NPS etc).

04 LOCATION

Candidates selected for the post of Officer in Junior Management Grade I shall be posted in any of the Branches/Offices of the Bank across India depending upon the administrative requirements.

05 PERIOD ON PROBATION

Candidates selected as Officer in Junior Management Grade I will be on probation for a period of 2 years.

06 SELECTION ROUNDS

i) Selection rounds for the recruitment process will be Online Aptitude Test, Group Discussion and Personal Interview or any other mode of selection as decided by the Bank.

ii) Every selection round will be an elimination stage.

iii) The Bank reserves the right to shortlist only the requisite number of candidates in the selection rounds based on the administrative requirements.

iv) Online Aptitude Test and Group Discussion will be conducted virtually (online) and the Personal Interview will be conducted across various interview centers in offline mode unless otherwise decided by the Bank. The mode of the selection process will be depending upon the prevailing situations / number of candidates / discretion of the Bank.

v) Marks / Ratings secured by the candidates during any of the selection rounds will be confidential and the same will not be disclosed at any point of time.

vi) Decision of the Bank with respect to the qualifying criteria in each selection round will be final and binding on the candidates and the same will not be disclosed.

07 SERVICE LEVEL AGREEMENT

The selected candidates will be required to execute a Service Level Agreement upon joining the Bank, undertaking to serve the Bank for a minimum period of 2 years or to pay the Bank a sum of ₹50,000/- as cost of training in case the candidate leaves the Bank before completion of the stipulated minimum service period (subject to Bank's approval and norms followed).

08 VENUES FOR PERSONAL INTERVIEW

The Bank proposes to conduct the Personal Interview at the following centers:

Ahmedabad	Bangalore	Belgaum	Chandigarh	Chennai
Coimbatore	Delhi	Ernakulam	Guwahati	Hyderabad
Indore	Kolkata	Kottayam	Kozhikode	Lucknow
Mumbai	Nagpur	Patna	Pune	Thiruvananthapuram
Visakhapatnam				

The Bank reserves the right to add / delete / modify the Interview centers and to allot the candidate with any of the centers other than the one opted.

09 HOW TO APPLY

Eligible candidates are advised to apply online between 31st July 2024 and 12th August 2024 (both days inclusive) after carefully going through the relevant instructions.

i) Application Registration

To submit applications online, visit the Bank's website **www.federalbank.co.in**, follow the link '**Careers**', and click on the link '**Recruitment Process for Officers in Junior Management Grade I**'. Read the notification, eligibility criteria and the instructions carefully. Now click on '**Apply Now**'. Applicants will be redirected to the registration portal and the following steps shall be taken to complete the registration process.

a. Enter your valid mobile number, Email ID and set your Password. The password should contain minimum 8 characters with at least 1 digit, 1 alphabet and 1 special character. This will be your registered mobile number, Email ID and password throughout the selection process. Click the '**Send OTP**' button and you will receive OTPs in your mobile & email. Enter both OTPs in the screen and click '**Verify**' button.

b. Enter your Personal, Academic, Experience, References (Name, address, email id & telephone number of three references excluding relatives and friends) and other details as required. Candidates shall fill all the fields in the registration portal correctly.

c. Modify details, if required, and click on '**I Agree**' in declaration tab only after verifying the details entered by you. Candidates are advised to carefully verify the details filled in the registration portal themselves as no change will be possible / entertained after clicking the 'I Agree' button.

d. Candidates can proceed to upload Photo & Signature as per the required specifications. Refer the guidelines for scanning and uploading of Photograph and Signature for more details.

e. Personal Data Form (as per the details entered in the registration portal) will be sent to the registered email id of the candidate for information / reference.

f. Click on '**Proceed to Pay**' button. Application fee details will be available in the screen and click on 'Proceed to Pay' only after verifying the fee details.

g. Upon completion of the registration formalities, please promptly verify the status of your application by checking the automated email sent to your registered email address.

ii) Application Fee

Category	General / Others	SC/ST
Application Fee (₹)*	700	140

* GST at applicable rates (@18%) to be charged extra

iii) Payment of Fees

The application form is integrated with the payment gateway and the payment process can be completed by following the below mentioned instructions.

a. The payment can be made by using Debit Cards, Credit Cards, UPI or Internet Banking.

b. After submitting your payment information in the online application form, please wait for the intimation from the server.

c. Do not press back or refresh button.

d. On successful completion of the transaction, an E-Receipt will be generated and sent to the registered email of the candidate. Please note that if the same is not received, online transaction may not have been successful.

e. Non-generation of 'E-Receipt' indicates payment failure. On failure of payment, Candidates are advised to login again using their mobile number, e-mail id, password & OTPs and repeat the payment process.

f. To ensure the security of your data, please close the browser window once your transaction is completed.

g. Once the registration is completed successfully, a confirmation mail will be sent to the registered email id of the candidates for information / reference.

h. An application once made will not be allowed to be withdrawn and the application fee once paid will not be refunded as per the refund policy nor would be held in reserve for any future Online Aptitude Test or selection. The application fee will also not be refunded in case the application is rejected / not considered by Federal Bank.

10 GUIDELINES FOR SCANNING AND UPLOADING OF PHOTOGRAPH & SIGNATURE

While registering for the selection process, candidates need to upload his/her photograph and signature in the registration portal. Before applying online, candidates are advised to have a scanned (digital) image of their photograph & signature as per the specifications given below.

i) Photograph Image

a. The photograph must be a recent passport style color picture.

b. Make sure that the picture is taken against a light-colored, preferably white background.

c. Look straight at the camera with a relaxed face.

d. If you have to use flash, ensure there is no "red-eye".

e. If you wear glasses, make sure that there are no reflections and your eyes are visible.

f. Caps, hats and dark glasses are not permitted. Religious headwear is allowed but it must not cover your face.

g. The image file should be in JPEG or PNG format.

h. Ensure that the size of the scanned image is not more than 2 MB.

i. Crop the Image suitably before uploading.

ii) Signature Image

a. The signature should be in blue ink and the scanned image of the same should be in color.

b. The image file should be in JPEG or PNG format.

c. Ensure that the size of the scanned image is not more than 2 MB.

d. Crop the image suitably before uploading.

iii) Note

In case the face in the photograph is not clear, the candidate's application may be rejected. Candidates should also ensure that the photograph and signature are uploaded correctly in the respective fields in the upload page.

i) Question Pattern

The Online Aptitude Test consists of 6 sections as given below:

Name of the Sections	Number of Questions	Maximum Marks	Maximum Time
Verbal Ability / English Language	20	20	
Logical Aptitude / Reasoning	20	20	
Quantitative / Numerical Ability	20	20	Total time of 75 minutes for all the sections together*
General, Socio-economic & Banking Awareness	15	15	
Computer Awareness & Digital Banking	15	15	
Sales Aptitude	10	10	
Total	100	100	

a. A correct answer will fetch 1 mark and a wrong answer will fetch negative 0.25 mark.

b. The date of Online Aptitude Test is tentatively scheduled on 01st September 2024.

c. The Online Aptitude Test will be followed by a Psychometric Questionnaire for a maximum duration of 15 minutes. Candidates not attempting the Psychometric Questionnaire will be disqualified from the selection process.

ii) Instructions

a. Online Aptitude Test will be conducted in Remote Proctored mode and candidates can attend the Test at a location of their choice while ensuring the integrity of the examination.

b. Admit Card & Mock Test details (Login Credentials & Test link by the assessment partner) will be shared to the registered email id of the candidates on or before 22nd August 2024 and candidates shall compulsorily attend the Mock Test between 23rd August 2024 to 26th August 2024 in order to check / avoid system related issues/ glitches, if any.

c. Candidates shall compulsorily ensure the minimum system requirements / compatibility at least two days prior to the Online Aptitude Test. Federal Bank will not be responsible, if the candidates face any network issues / glitches etc. during the Online Aptitude Test and candidates will not be permitted to retake or reschedule the Online Aptitude Test in any circumstances.

Parameter	Minimum Requirements
Browser Required	Latest version of Mozilla Firefox or Google Chrome
Operating System	Windows 7 and above
Processor	Minimum 2 Core
RAM	Minimum 2 GB
Web Camera	640x480, 15 fps
Microphone	Inbuilt mics for Laptops and external mics for Desktops
Screen Resolution	1024 x 768 and above
Internet Bandwidth	Preferred 5 MBPS or more
Test Device	Laptop or Desktop with Webcam [Mobile Phones/Tablet shall not be used]
Other Requirements	1. Ad Blocker should be switched off
	2. Popup Blocker should be turned off
	3. Clear Browser cache before start of the test
	4. Anti-Virus should be disabled during test

d. Under no circumstances should candidates rely on mobile hotspot. In case of any network related issues or glitches during the Online Aptitude Test, candidates will not be permitted to retake or reschedule the Online Aptitude Test.

e. Link & Login Credentials for the Online Aptitude Test will be sent to all eligible candidates on or before 29th August 2024 by the assessment partner.

f. In case of non-receipt of Admit Card/Mock Test details/Online Aptitude Test link/login credentials after the cut-off time, candidates shall take up the matter separately with us through careers@federalbank.co.in.

g. Visually impaired candidates and those candidates whose writing speed is adversely affected permanently for any reason (minimum 40% impairment / disability) are eligible to use the services of a scribe and/or compensatory time. Such candidates shall be guided by point number 12 of this notification.

h. Candidates using a scribe shall compulsorily submit an undertaking (signed by the candidate & scribe) confirming that the scribe fulfils all the eligibility criteria stipulated by the Bank. Format of the undertaking will be shared to the registered email id of the eligible candidates at least five days prior to the Online Aptitude Test. If at any stage, it is found that the candidate or the scribe did not fulfil any of the stipulated eligibility criteria or has suppressed material facts, the candidature of the applicant will stand cancelled, irrespective of the result of the Online Aptitude Test. Candidates with disabilities may refer the detailed guidelines for using a scribe.

i. The Online Aptitude Test should be attempted using a laptop or desktop with a webcam. Attending the Online Aptitude Test using any other device (mobile phone, tablet etc.) is not permitted and such candidates will be rejected from the selection process.

j. All the candidates are advised to login to the system at least 15 minutes prior to the reporting time so that completion of various formalities such as verification and collection of various requisite documents / verification of identity etc can be completed in time.

k. Candidates should confirm their identity using a valid ID proof (Aadhar Card, Driving License, Passport or Voters ID) to begin the Online Aptitude Test. (Note: Ration Card is not considered as a valid identity proof for this purpose.)

l. Name appearing on the admit card of the candidate should exactly match with the name that appears in the photo identity proof. Candidates who have changed their name will be allowed only if they produce Gazette notification/their registered marriage certificate indicating changes.

m. If the identity of the candidate is in doubt, Bank will have the right to disallow the candidate from participating in the selection process, at any stage.

n. Candidates reporting late i.e. after the reporting time specified on the admit card will not be permitted to participate in the Online Aptitude Test.

o. Before the start of Online Aptitude Test, candidates should ensure that the space they choose to take the Online Aptitude Test is quiet, safe, uncluttered and well-lit.

p. Candidates are not allowed to change the room/ position once the Online Aptitude Test has started.

q. No other person is allowed inside the room while the candidates are taking the Online Aptitude Test. Candidates are also not permitted to leave the room during the Online Aptitude Test.

r. Candidates are called for the Online Aptitude Test without verifying their personal details viz age, qualification, work experience etc. with the certificates / documents. Before appearing for the Online Aptitude Test, candidates must ensure that they fulfil the eligibility criteria stipulated by the Bank in all respects. If, at any stage, candidate is found not eligible for the post applied for or the declaration given is found to be false / incorrect, his / her candidature is liable to be cancelled at any stage, without any notice and/or compensation.

s. The Online Aptitude Test is proctored remotely with multiple checks including Image Monitoring, Video/Audio Monitoring and Browser Monitoring looking for behaviour that could indicate unfair practices. In case of any violations of the instructions, the candidate will be automatically logged out from the Online Aptitude Test and if the system / proctor marks a candidate as suspicious during the Online Aptitude Test, such candidates will be eliminated in the selection process without any notice.

t. As the Online Aptitude Test is remotely proctored, the webcam of the Laptop/Desktop should be compulsorily turned on during the entire course of the Online Aptitude Test. Those candidates whose video is not available/clear will not be considered for further rounds.

u. Candidate may be required to show 360° view of the exam area using the webcam, so that the proctor can identify the object/check the suitability of the exam area/environment. A clear desk/table has to be ensured for appearing for the Online Aptitude Test. No mobile phones, reference materials, books, notes, periodicals, mathematical tables, slide rules, stencils, post-its, chits, headsets (wired/ wireless), any other electronic gadgets are allowed to be kept on the table or the desk.

v. Both sides of the rough sheet (if it is going to be used) should be shown to the proctors before and after the remote proctored Online Aptitude Test.

w. Use of mobile phones, books, notebooks, reference materials, calculators, watch calculators, pagers etc. are not permitted in the Online Aptitude Test. Candidates found resorting to any unfair means or malpractice or any misconduct while appearing for the Online Aptitude Test will be disqualified.

x. Responses (answers) of the candidates will be analysed with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, such candidates will be eliminated from the selection process and/or the result withheld.

y. The possibility of occurrence of some unexpected glitches in the administration of the Online Aptitude Test cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such issues, which may include postponing the date / time of the test. Conduct of a re-test is at the absolute discretion of Test conducting body and candidates will not have any claim for a re-test. However, in the case of conducting a re-test, those candidates who are not willing to participate in the re-test will be rejected from the selection process without any notice and/or compensation.

z. Anyone found to be disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of Test contents in any form or any information therein in whole or part thereof or by any means verbal or written, electronic or mechanical or found to be in unauthorized possession of test content will be disqualified from the selection process and is likely to be prosecuted.

12 GUIDELINES FOR PERSONS WITH DISABILITIES

i) Candidates availing the services of a scribe

The visually impaired candidates and those candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the Online Aptitude Test, subject to limits as in (ii) and (iii) below. In all such cases, where a scribe is used, the following rules will apply:

a. The candidate will have to arrange the scribe at his/her own cost.

b. The scribe arranged by the candidate should not be a candidate for the same Online Aptitude Test. If violation of the above is detected at any stage of the process, candidature of the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the Online Aptitude Test should invariably indicate the same during registration. Any subsequent request will not be favorably entertained.

c. A person acting as a scribe for one candidate cannot be a scribe for another candidate.

d. The scribe may be from any academic stream.

e. Those candidates who use a scribe shall be eligible for a compensatory time of 25 minutes for Online Aptitude Test and 5 minutes for Psychometric Questionnaire or as decided by the Bank.

f. Candidates who have registered for compensatory time will be only allowed such concessions. As compensatory time given to the candidates is system based, it shall not be possible for the Test conducting agency to allow such time if he/she has not registered for the same.

ii) Candidates with locomotor disability and cerebral palsy

A compensatory time of 25 minutes for Online Aptitude Test and 5 minutes for Psychometric Questionnaire or as decided by the Bank 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).

iii) 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 25 minutes for Online Aptitude Test and 5 minutes for Psychometric Questionnaire or as decided by the Bank.

13 GENERAL INSTRUCTIONS

i) Request for change of date or time for any selection stage/s are not entertained.

ii) Candidates who fail to appear in any of the selection round or get disconnected during any of the online selection round owing to technical or other reasons whatsoever, will not be permitted to revisit the same. Also, the request for a rescheduled timing for that particular round or selection process as a whole will not be considered.

iii) For those selection stages which are conducted offline, candidates have to bear the expenses to attend the stages at the stipulated date and time.

iv) Candidates are advised not to change their facial appearance from that on the photograph submitted to the Bank till the selection process is complete.

v) Bank has the right to reject any application/ candidature at any stage without assigning any reason and the decision of the Bank shall be final.

vi) Candidates applying for the selection process should not have any criminal record.

vii) As the traffic on the Bank's website increases towards the closing date of registration, candidates are advised to complete their registrations sufficiently early.

viii) Bank takes no responsibility for any delay in online registration or communications.

ix) If a candidate is found guilty of any unfair means at any stage, he / she will be disqualified from the selection process. In case any such instances are detected at any stage of the recruitment process, even after appointment, services of such candidates are liable to be terminated.

x) Onboarding of the shortlisted candidates will be subject to his / her being declared medically fit by the Bank's Medical Officer, satisfactory report about his / her character and antecedents by the Police Authorities, Credit History including CIBIL / Experian scores and status, satisfactory references from respectable referees, verification of certificates and completion of all other formalities to the complete satisfaction of the Bank.

xi) Federal Bank reserves the right to make any changes to the selection process at their discretion.

xii) No vendor, agency or individual has been authorized to charge any fees for the selection process.

xiii) Recording or sharing the content / details of any selection rounds of the recruitment process privately or on social media handles is strictly prohibited. Any candidate engaged in such activities will be disqualified and the candidate will be debarred from participating in future recruitment processes of the Bank.

For any clarifications, candidates may reach us through **careers@federalbank.co.in**

Any canvassing by or on behalf of the candidates or to bring political or other influence with regard to their selection shall be considered as DISQUALIFICATION.