

PUNJAB & SIND BANK 2025



LOCAL BANK OFFICER

NOTIFICATION OUT

750 VACANCIES



SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

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

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

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)

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

RELAXATION IN UPPER AGE LIMIT (in case of candidates belonging to following categories)

SI.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

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

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

Post and Grade	Educational Qualification	Post basic qualification work experience
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

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

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

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

Lateral Recruitment of Local Bank Officers in JMGS I

- 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.

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

PROBATION PERIOD, BOND AMOUNT AND MINIMUM SERVICE PERIOD

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

IBSEMPOWERING YOUTH EMPOWERING INDIA
Leaders in Bank, SSC & CDS Exams since 2007**DOWNLOAD-IBS INSTITUTE APP**www.ibsindia.co.in**SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310**

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

IBS**DOWNLOAD-IBS INSTITUTE APP**[www. ibsindia.co.in](http://www.ibsindia.co.in)**SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310**

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.

Selection Procedure

- Written Test
- Screening
- Personal Interview
- Final Merit List
- Proficiency in Local Language
- Final Selection

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

Written Test

S. No.	Name of Test	No of Questions	Maximum Marks	Medium of Examination	Duration
1	English Language	30	30	English minutes	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

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

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

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

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.

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.

IBS



EMPOWERING YOUTH EMPOWERING INDIA
Leaders in Bank, SSC & CDS Exams since 2007

DOWNLOAD-IBS INSTITUTE APP

www.ibsindia.co.in

SCO 128-129, 4th floor Sector 34-A, Chandigarh Ph-93160-68310, 93164-88310

*Thank
you*

