



Advertisement No. 5/ 2018-19

Recruitment of Chartered Accountants - FY 2019-20

IDBI Bank (51% share held by Life Insurance Corporation of India) invites online applications from eligible Indian citizens for the below mentioned posts. Candidates fulfilling required eligibility criteria may apply On-line through the link given in Bank's website www.idbi.com.

Start Date of Online Registration & Payment of Application Fee/ Intimation Charges - Online :	Link will be made live shortly
Last Date of Online Registration & Payment of Application Fee/ Intimation Charges – Online :	

PLEASE NOTE

1. Cut-off date for eligibility criteria is **March 01, 2019**
2. Candidate can apply for only one post under this recruitment process.
3. The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment.
4. Before applying, candidates should ensure that they fulfill the eligibility as on the cut-off date. Admission to Group Discussions (GD)/ Personal Interview (PI), if any, will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents with the originals when the candidate reports for GD/ PI, if called.
5. Candidates are advised to check Bank's website www.idbi.com for all further announcements/details. Any revision/ corrigenda will be provided/ hosted on the Bank's authorized website only.
6. Only Candidates willing to serve anywhere in India, should apply.

2. Details of Reservation in Posts and Age :-

Grade	No of Vacancies	General	Reserved for				
			SC	ST	OBC	EWS	PWD
DGM (Grade D)	3	3	0	0	0	0	0
AGM (Grade C)	5	4	0	0	1	0	0
Manager (Grade B)	32	17	4	2	8	1	0
TOTAL	40	24	4	2	9	1	0

- The number of vacancies/ reserved vacancies is provisional and may vary according to the actual requirement of the Bank. Please note that the reservation in respect of different posts in each scale will be as decided by the bank.

- Candidates belonging to reserved categories for which no vacancy has been announced are free to apply against vacancies announced for Unreserved/ General category provided they meet the eligibility criteria laid down for General Category candidates.
- Abbreviations used : SC - Scheduled Caste, ST - Scheduled Tribe, OBC - Other Backward Classes, EWS-Economically Weaker Sections , PWD- Person with disabilities.

Note:

- SC/ST/OBC/PWD/Ex-Servicemen would be eligible for age relaxation as per Government of India guidelines.
- The numbers of posts are provisional and may vary depending upon the future requirements. The Bank reserves the right to draw a waitlist and consider waitlisted candidate(s) for future requirements, if any. Offers could be issued in phases, as per the Bank's requirement.
- Candidate can apply for only one post under this recruitment process.
- IDBI Bank reserves the right to make an offer for a post, lower grade, even though the candidate applies and fulfills the eligibility criteria for the higher grade post.
- IDBI Bank reserves the right to place the selected candidates in any of the functional areas of the Bank other than those advertised, if found suitable for the same.
- It is clarified that it may not be possible to employ PWD candidates in all offices/ branches of the Bank and in case of their selection they will have to work in the post identified as suitable for them by the Bank.

3. Eligibility criteria
3.01 Nationality/Citizenship:

Candidates must be either (a) a citizen of India, or (b) a subject of Nepal, or (c) a subject of Bhutan, or (d) a Tibetan refugee (who came over to India before 1st January 1962) with the intention of permanently settling in India or (e) a person of Indian origin, who have migrated from Pakistan, Myanmar (formally 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 the candidate belonging to categories (b), (c), (d) or (e) above shall be a person in whose favour a certificate of eligibility has been issued by Government of India.

3.02 Age, Educational Qualification and Experience (as on March 01, 2019) (Post Code : FAD)

Sr. No	Functional Area	Grade	Vacancy	Age	Educational Qualification	Experience	Job Profile #
1	DGM - FAD	Gr.D	2	Min - 35 Yrs Max. - 45 Yrs	Qualification: Graduation /Post-Graduation with first class in any stream preferably Commerce) from a recognized university and Chartered	Minimum 12 years' experience as an officer in commercial Banks/ FI(s) with an annual turnover of Rs.1000 crore and above (as per latest Balance sheet) and experience in preparing financial statements,	1) Analyzing financial statements; keeping abreast of changes in Tax laws / regulatory requirements, Preparing segment results on quarterly and annually; Preparing consolidated financial statements. Preparing Analyst presentations / data for top management. 2) Overall supervision and control on accounts;

					(Accountant. Additional Qualification: MBA, ICWA will be preferred	supervision and control of accounts, Financial accounting closing, IndAS implementation, etc.	Housekeeping; RBI returns; monitoring of financial accounting closing process, verification of capital computation and development of Internal Team. 3) Understanding of IndAS; Review and Updation of policy papers; Co-ordination with different departments for IndAS implementation; Preparing the financial statements as per IndAs. 4) Preparation of Budgets and projections ; Monitoring of Achievements vis-a-vis budgets; Co-ordinating with various Rating Agencies; Providing information and complying with observations from Rating agencies; Assisting in raising of Capital; Liasioning with various departments like RBI, SEBI, Exchanges, DFs etc 5) Preparation and supervision of Branch profitability data for quarterly basis; Analyzing and presenting Data to Management for Review of performance.
2	DGM - Taxation	Gr.D	1	Min - 35 Yrs Max. - 45 Yrs	Qualification: Graduation /Post-Graduation with first class in any stream (preferably Commerce) from a recognized university and Chartered Accountant. Additional Qualification: MBA, ICWA will be preferred	Minimum 12 years' experience as an officer in areas of taxation and related issues in Income Tax and Department of Central Board of Direct Taxes (CBDT), out of which at least 10 years should have been preferably in Income Tax Department as an Income Tax Officer or Assistant Commissioner of Income Tax (ACIT) or Minimum 12 years of experience as an officer handling taxation matters in large corporate/ Banks or FI(s) with an annual turnover of Rs.1000 crore and above (as per latest Balance sheet).	1) Analyzing changes in Tax Laws, guiding the process of computation of all taxes and preparation of all returns, verifying the correctness thereof and ensuring filing of the same before due dates. 2) Handling all matter related to Income Tax, and other Direct Tax matters 3) Handling of all matters related to correspondence, Assessment Proceedings, Appeals, representing Bank, liaising, overall supervision and compliance etc. 4) Guidance to the Branches on Income Tax & TDS matters including all types of notices. 5) Preparation of SFT data and filing returns. 6) Put up Comprehensive MIS related to ITAT, High Court and CIT (A) to top management. 7) Compiling Tax audit information and coordinating with Tax auditors
3	AGM – FAD	Gr.C	3	Min - 28 Yrs Max. - 36 Yrs	Qualification: Graduation / Post-Graduation with first class in any stream (preferably Commerce) from a recognized university and Chartered	Minimum 7 years' experience as an officer in Commercial Banks/ FI(s) with an annual turnover of Rs.1000 crore and above (as per latest Balance sheet) and experience in preparing financial statements,	1) Accounts Profile: Preparation of monthly / consolidated financials, Risk based supervision (RBS) data, RBI Returns and assisting in IndAS conversion exercise, Monitoring freeze / unfreeze activities, Suspense Account monitoring, control on office accounts, Analysis of financial statements.

					Accountant. Additional qualification: MBA, ICWA will be preferred	supervision and control of accounts, Financial accounting closing, IndAS implementation, etc.	Co-ordination with statutory Auditors, RBI inspectors. 2) Balance Sheet Management Profile : Preparation of Quarterly segmental reporting, RBS data, Branch/ product profitability reports, maintenance of FTP system, IndAS implementation, Review and forming policies papers, Preparing the financial statements as per IndAS; Handling of Branch and zonal queries for branch profitability. 3) Budget & Planning Profile: Preparing detailed medium term budget based on inputs from verticals, zones and financial information available, allocation of budget to verticals / zones / branches, Review of budget every six months and variance analysis, Handling correspondence with ministry of finance, RBS data points and planning for raising of capital and related activities. Presenting data for monthly performance reviews.
4	AGM - Taxation	Gr.C	2	Min - 28 Yrs Max. - 36 Yrs		Direct Tax Profile : Minimum 7 years of experience as an officer handling Direct taxation matters in large corporate / Banks or FI(s) with an annual turnover of Rs.1000 crore and above (as per latest Balance sheet). Indirect Tax Profile : Minimum 7 years of experience as an officer handling Indirect taxation matters in large corporate / Banks or FI(s) with an annual turnover of Rs.1000 crore and above (as per latest Balance sheet), Should have experience in implementing / handled GST.	1) <u>Direct Tax Profile</u>: Preparation of income tax returns and filing same before due date, assisting in Assessment proceedings, Compilation of Tax audit information. Calculation of Advance Tax and remittance of the same, Calculation of provision for Tax including deferred tax, TDS reconciliation with Form 26 AS, compliance with provisions of Income tax act, Guidance to branches on tax matters and assist in preparation of information called by Tax Authorities. 2) <u>Indirect Tax Profile</u>: Preparing data for monthly GST returns, Coordinating with various departments for implementing / reviewing GST ; Data validations and reconciliation with TB, Input /output tax Credit determination, Filing of various GST returns in time Reviewing GST implementation and preparing policy etc, Assisting and guiding Branches in resolving GST queries Replying to various notices / queries received from GST authorities, Preparation and assisting in completion of Annual GST Audit, Service Tax related matters / Queries.

5	Manager - FAD / Taxation	Gr.B	17	Min – 25 Yrs Max. – 35 Yrs	Qualification: Graduation/ Post-Graduation with first class in any stream (preferably Commerce) from a recognized university and Chartered Accountant. Additional qualification: MBA, ICWA will be preferred	Minimum 4 years' experience as an officer in Commercial Banks/ FI (s) with an annual turnover of Rs.1000 crore and above (as per latest Balance sheet) and experience in preparing financial statements, supervision and control of accounts, Financial accounting closing, IndAS implementation, etc. experience in handling Direct and Indirect Tax matters. Experience in implementing/ handled GST.	1) <u>Accounts Profile:</u> Preparation of monthly/ consolidated financials, Risk based supervision (RBS) data, RBI Returns and assisting in IndAS conversion exercise, Monitoring freeze / unfreeze activities, Suspense Account monitoring, control on office accounts, Analysis of financial statements. Co-ordination with statutory Auditors, RBI inspectors. 2) <u>Balance Sheet Management Profile:</u> Preparation of Quarterly segmental reporting, RBS data, Branch/ product profitability reports, maintenance of FTP system, IndAS implementation, Review & forming policies papers, Preparing the financial statements as per IndAS; Handling of Branch & zonal queries for branch profitability. 3) <u>Budget & Planning Profile:</u> Preparing detailed medium term budget based on various inputs & financial information, allocation of budget to verticals/ zones/branches, Review of budget every 6 months & variance analysis, Handling correspondence with MoF, RBS data points & planning for raising of capital. Presenting data for monthly performance reviews. 4) <u>Direct Tax Profile:</u> Preparation of IT returns and filing same before due date, assisting in Assessment proceedings, Compilation of Tax audit information. Calculation of Advance Tax & remittance of the same, Calculation of provision for Tax including deferred tax, TDS reconciliation with Form 26AS, compliance with provisions of IT act, Guidance to branches on tax matters & assist in preparation of information called by Tax Authorities. 5) <u>Indirect Tax Profile:</u> Preparing data for monthly GST returns, Coordinating with various departments for implementing / reviewing GST ; Data validations and reconciliation with TB, Input /output tax Credit determination, Filing of various GST returns in time Reviewing GST implementation and preparing policy etc, Assisting and guiding Branches in resolving GST queries Replying to various notices / queries received from GST authorities, Preparation and assisting in completion of Annual GST Audit, Service Tax related matters / Queries
---	--------------------------	------	----	-------------------------------	--	--	---

6	Manager – Treasury	GR. B	5	Min – 25 Yrs Max. – 35 Yrs	Qualification: MBA/ CA / CFA / or Degree with adequate Treasury Professional Diploma / Certificate Expected Specialization: Direct Dealings in Financial Products & Markets / Treasury or Trade Finance Operations in Forex functions	Minimum 2 years in Treasury of which at least the recent 1 years should be as Treasury Forex Dealer / Forex Sales or Trade Finance Officer	1) Monitoring & Reporting Country, Counterparty Bank and Corporate Counterparty Exposure; 2) Monitoring & reporting Counter Party Limit/Sub-limit 3) Annual Policy/ Manual Review 4) Various Reporting & Compliance to Regulatory authorities 5) Discussion paper & Submissions to Risk Management Committee (RMC)/ Asset Liability Committee (ALCO) 6) Computation of Capital Charge & Loan Equivalent Exposure (LER)
7	Manager – Risk Management	GR. B	5	Min – 25 Yrs Max. – 35 Yrs	Graduation with first class in any discipline from a recognized University. Candidates possessing additional qualification of MBA (Finance) / CA / ICWA / CFA / MA (Economics with statistics) / CAIIB / Financial Risk Manager (GARP) / Professional Risk Manager (PRIMA) or other equivalent specialized risk management certification would be preferred	Minimum 2 years' experience in banking. It is desired to have worked in Risk Management Department of Corporate / Head Office of Public Sector Banks/Private Sector Banks	1) Risk assessment of loan proposals and building & sustaining a high quality credit portfolio, well diversified in terms of clients, markets & products, with an acceptable risk-adjusted yield. 2) Identification of Key Risk Indicators (KRI), Conducting Risk and Control Self-Assessment (RCSA) exercise, Implementation and mapping of Basel-III compliance, review of risk systems and procedures. 3) Asset liability management, Measurement of Interest Rate Risk and Liquidity Risk, Periodic monitoring and preparation of discussion and policy papers for ALCO. 4) Credit / Operational Risk modelling & Risk Policy Formulation. 5) Centralised monitoring of irregularities/ breaches/ inconsistencies pertaining to Credit / Operational Risk 6) Preparation of Risk related reports for submission to RMC/ Board / RBI 7) Validation of Risk Assessment process and various Risk models 8) Initiation of projects for improvement in Risk Management.

8	Manager – Corporate Banking	GR. B	5	Min – 25 Yrs Max. – 35 Yrs	ICWA/CA/2yrs Full time MBA (Specialization in Banking and Finance). Desirable to have certification in Credit program from NIBM, IIBF, Moody's, IIBM, NISM, KPMH etc.	Minimum 3 years' experience in Processing / Appraisal of Corporate Credit / Credit Syndication at Corporate / Head Office level of Public Sector Banks / Private Sector Banks / Financial Institutions.	1) To drive and direct growth in mid corporate portfolio of the Bank through new client acquisition and credit accretion business as a means of deepening relationships with existing clients, in terms of extant credit policy of the Bank. 2) To evaluate credit requirements of potential customers and steering the business, meeting with customers and closing the deals as also ensure Timely processing of the proposals as per TAT to ensure better time to market. To explore cross selling opportunities. 3) Responsible for Business Strategy/Action Points/ Presentation to the top Management about vertical performance. 4) To closely oversee credit monitoring and management of stressed assets in MCG portfolio. Responsible for ensuring the portfolio quality and delinquencies, containment of NPAs and regular evaluation of pricing offered to customers on various products, putting checks and balances in place.
---	-----------------------------	-------	---	-------------------------------	---	---	---

The Bank may also assign such other related jobs/ assignments as may be decided from time to time.

Notes:

- (i) Proficiency in computers is essential.
- (ii) The candidate should possess excellent inter-personal and liaisoning skills, excellent and unblemished track record and good legal understanding & drafting skills.
- (iii) Degrees obtained from the recognized Universities or Institutes recognized by the Government of India only will be considered and the final result should have been declared on or before **March 01, 2019**.
- (iv) The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University/ Institute. In case the result of a particular examination is posted on the website of the University/ Institute and web based certificate is issued then proper document/certificate issued and signed by the appropriate authority of the University / Institute, in original, indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.
- (v) Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicated in online application. If called for document verification, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- (vi) **Calculation of Percentage:** The graduation percentage and class will be calculated as per the University norms for calculation of percentage and declaration of class/results. The graduation percentage/class as appearing in the Final Year/semester/consolidated mark-sheet & Provisional/Degree Certificate will be taken into consideration for eligibility. In case the graduation percentage/class is not clearly mentioned in the mark-sheet/ certificate, the candidate has to produce a

certificate issued by the appropriate authority of University/Institute indicating graduation percentage/class as per the university norms for awarding degree.

- (vii) Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. 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%.
- (viii) Candidates should ensure that the educational qualification possessed by them shall be as per the prescribed educational qualifications mentioned in the advertisement and they fulfill the eligibility criteria. No equivalent educational qualification shall be considered as eligible.
- (ix) Wherever MBA or PGDM or equivalent post graduation degree/diploma is mentioned as criteria for educational qualification, the course should be Full time 2 years duration. Course completed through correspondence/part-time/distance mode will not be considered. In case of dual/major/minor specialisations, one of the two fields of specialization or major specialisation should be in the field prescribed for the post. Candidates having PG Degree (MMS or MBA)/PG Diploma with more than two specialisations or General MBA are not eligible to apply.
- (x) The University/Institute of graduation/ post-graduation should be recognized/approved by Govt.; Govt. bodies/AICTE
- (xi) Experience through an outsourcing vendor, service provider, KPO/BPO or IT support services provider for any of the entities listed for all the posts will not be considered. Experience wherever required is post qualification, in the relevant field. Full time & as a permanent employee (Experience below 06 months in any organization will not be reckoned).
- (xii) The Bank reserves the right to raise or modify the eligibility criteria pertaining to educational qualification and/or work experience. Depending upon the requirement, Bank reserves the right to cancel or restrict or curtail or enlarge any or all of the provisions of the recruitment process, if need so arises, without any further notice and without assigning any reason there for.
- (xiii) The Bank may also assign such other related jobs/assignments as may be decided from time to time.

3.03 Relaxation in Upper age limit:

S. No	Category	Age Relaxation
a	Scheduled Caste/ Scheduled Tribe	5 years
b	Other Backward Classes (Non-Creamy Layer)	3 years
c	Persons With Disabilities	10 years
d	Ex-Servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 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 of receipt of application) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment	5 years
e	Persons ordinarily domiciled in the State of Jammu & Kashmir during the period 01.01.1980 to 31.12.1989	5 years
f	Persons affected by 1984 riots	5 years

Note:

- a) 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 at c to f.
- b) The maximum age limit specified is applicable to General Category candidates
- c) Candidates seeking age relaxation will be required to submit necessary certificate(s) in original / copies at the time of Interview and at any subsequent stage of the recruitment process.
- d) In case of an Ex-serviceman 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-serviceman status for the purpose of reemployment in Government ceases.

4. Reservations:

4.01 Reservations for SC/ST/OBC/EWS candidates would be extended as per rules / guidelines of Government of India

4.02 Reservation for Physically Handicapped (PH) or Person with disabilities (PWD) @ 4% of the identified posts would also be extended subject to availability of related vacancies. The PWD candidates should possess a latest certificate to the effect with Sub-category of disability i.e. Visually Impaired & Orthopedically Impaired etc issued by the Medical Board/countersigned by the Medical Superintendent / Chief Medical Officer / Head of Hospital of Government appointed by Central/State Government. Reservations for PWD (horizontal reservations) will be adjusted against the number of incumbent in the relevant reservation roster.

4.03 Ex-Serviceman: Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in Govt. of India, Ministry of Home Affairs, Dept. of Personnel & Administrative Reforms Notification No.36034/ 5/85/Estt.(SCT) dated 27.10.1986 as amended from time to time. An Ex-Serviceman who has once joined in a Govt. Job on the civil side after availing the benefits given to him/her as an Ex-Serviceman for his/her re-employment, his/her Ex-Serviceman status for the purpose of re-employment in Govt. jobs ceases.

4.04 Reservation for Persons with Benchmark Disabilities

4.05 Relaxations/Concessions would be extended to SC/ST/OBC/PWD candidates as per the Government of India guidelines.

4.06 Competent Authority for the issue of the certificate to SC/ ST/ OBC/ Persons With Disabilities (PWD) is as under (as notified by Government of India from time to time):

- i) For Scheduled Castes/ Scheduled Tribes/ Other Backward Classes/ Economically Weaker Sections : (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.
 - ii) For Persons with Disabilities: Authorized certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic/ Ophthalmic/ ENT Surgeon.
 - iii) 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. OBC caste certificate containing the Non-creamy layer clause should be valid as on the date of interview if called for (issued within one year prior to the date of interview if called for). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification. 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 General in the online application form.
- 4.07 Definitions of Categories of disabilities:
- i) **Visually Impaired (VI)** : Blindness refers to condition where a person suffers from any of the following conditions namely (1) Total absence of sight, (2) Visual acuity not exceeding 6/60 or 20/200 (snellen) in the better eye with correcting lenses. (3) Limitation of the field of vision subtending in angle of 20 degrees or worse. Low vision means a person with impairment of visual functioning even after treatment or standard refractive correction but who uses or is potentially capable of using vision for the planning of execution of a task with appropriate assistive device.

ii) **Orthopedically Impaired (OI)** : Only those Orthopedically Challenged candidates who have locomotor disability or cerebral palsy with locomotor impairment of minimum of 40% and only those who fall in the following categories are eligible to apply:

- BL - Both legs affected but not arms
- OA - One arm affected (R or L)
- (a) Impaired reach; (b) weakness of grip; (c) ataxia
- OL - One leg affected (R or L)
- MW - Muscular weakness and limited physical endurance

4.08 **Reservation for Economically Weaker Sections (EWS)** : Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below Rs.8/- Lakhs (Rupees Eight Lakhs Only) are to be identified as EWSs for benefit of reservation. Income shall also include income from all sources i.e. salary, agriculture, business, profession etc. for the financial year prior to the year of application.

Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWS, irrespective of the family income :

- i. 5 acres of agricultural land and above;
- ii. Residential flat of 1000 sq. ft and above;
- iii. Residential plot of 100 sq. yards and above in notified municipalities;
- iv. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

Guidelines are subject to change in terms of Government of India guidelines/ clarifications, if any, from time to time.

5. **Emoluments (as on February 01, 2019)**

5.01 Pay and allowances:

Post	Consolidated Remuneration / Scale
Deputy General Manager, Grade 'D'	In the scale of 33600-1100(9)-43500-1300(8)-53900 (18 years) [Pre Revised] Total pre-revised emoluments for Grade D at Metro centres is approx. Rs.1.30 Lakh p.m.
Assistant General Manager, Grade 'C'	In the scale of 42020-1310(5)-48570-1460(2)-51490 (8 years)
Manager - Grade 'B'	In the scale of 31705-1145(1)-32850-1310(10)-45950 (12 years)

In addition to the pay, the selected candidate will be eligible for allowances, perquisites and benefits as applicable to the Grade as per the Bank's rules, prevalent at the time of joining. Further, fitment of pay for new recruits in the cadre will be governed by relevant guidelines and extant Bank's policies.

5.02 **Terms of Appointment & Posting :**

Initial appointment for all posts will be on probation for a period of 1 year from the date of joining (which can be extended at the discretion of the Bank). Candidate will be posted at the Bank's discretion, to any offices of the Bank or the departments/ offices/ business units / the Bank's associate institutions. The candidate will also be liable to be transferred to any place in/outside India, as the Bank may decide from time to time in terms of the Bank's prevailing rules.

6. Selection Procedure :

- 6.01 The selection process for all Grades viz 'B', 'C', and 'D' will comprise of preliminary screening based on the eligibility criteria, candidate's qualifications, suitability/ experience, etc. submitted online. Only such candidates will be called for Group Discussion (GD) and/ or Personnel Interview (PI).
- 6.02 Depending upon the number of vacancies and number of suitable candidates, Bank reserves the right to pre-screen and shortlist requisite number of prima-facie eligible candidates for Grades 'B', 'C', and 'D'. The candidature, after preliminary screening and without verification of documents, will be provisional for all grades and will be subject to verification of all details/ documents with the originals when a candidate reports for GD/PI (if called).
- 6.03 Preliminary screening and shortlisting will be based on the candidate's online submission of his/her academic track record, experience and the suitability of the candidate as decided by the Bank. Only such shortlisted candidates will be called for GD &/or PI. Candidates not clearing the GD/PI will not be considered for subsequent process of selection. Subject to the vacancies available under the respective category, only those candidates who pass GD/PI and are sufficiently high in the merit list will be shortlisted for further selection.
- 6.04 The center & address of the venue, time and date of interview will be informed to the shortlisted candidates through call letter and candidates have to attend the same at their own cost. Request for change of center will not be entertained. However, the Bank reserves its right to change/ add/ cancel the date, time, center, venue for the GD and/ or PI or hold supplementary selection process on particular date/ session/ venue/ center for set of candidates at its discretion, under unforeseen circumstances, if any. The changes, if any, shall be intimated to the candidates through Bank's website and candidate's registered e-mail in advance.
- 6.05 Selection will be on the basis of marks secured by the candidate in PI. Total marks allotted for PI is 100. The minimum qualifying marks for PI would be 50 for General Category and 45 for SC/ST/OBC/PWD Category. Bank may change the mode of selection depending upon the number of suitable candidates. The final score should be sufficiently high in the merit list for the candidate to be shortlisted for subsequent process.
- 6.06 The final selection of candidate is subject to qualification in GD/PI, being sufficiently high in the merit list, being declared medically fit as per the Bank's fitness of standards and fulfilling the stipulated eligibility criteria as on the cut-off date.
- 6.07 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.
- 6.08 Mere eligibility, admission/qualification in GD/PI does not imply that the Bank is satisfied beyond doubt about the candidate's eligibility and it shall not vest any right in a candidate for selection. The Bank would be free to reject the candidature of any candidate at any stage of 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. If appointed, such a candidate may be summarily removed from the services of the Bank.

Important: The GD and PI for Grades 'B', 'C', and 'D' will be held at the Bank's Corporate Office in Mumbai. While appearing for GD/PI, if called, the candidate should produce valid prescribed documents given below. In the absence of documents candidature of the candidates shall be cancelled. Bank takes no responsibility to receive/ collect any certificate/remittance/ document sent separately.

7. List of Documents to be produced at the time of GD/ PI (as applicable):

The following documents in original together with a self attested photocopy in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. Non submission of requisite documents by the candidate at the time of interview will debar his/her candidature from further participation in the recruitment process.

- i) Print out of the original and valid Interview Call Letter.
- ii) Valid system-generated printout of the online application form.
- iii) Proof of Date of Birth (Birth Certificate or SSLC/Std.X Certificate with DOB).
- iv) Photo Identify Proof as indicated in Point 11 below.
- v) Mark sheets & provisional / degree certificates for educational qualifications.
- vi) Work Experience: For the Past employer: Relieving Letters and Experience Certificate from the past employer and for the present employer: Experience certificate, Offer Letters, Pay or Salary Slips clearly indicating the date of joining and date of relieving for each of the past or previous employer(s) mentioning the functional area of experience. The experience certificate or testimonials produced by the candidates should indicate the date of joining and relieving, designation at the time of joining, date of promotion with designation, if any. In case the same is not mentioned in either the experience certificate or Relieving letter, a bonafide experience certificate is required mentioning the experience of the candidate in desired functional area along with the duration. Any adverse remark from the previous employer(s) or any act of misconduct/ wrong committed by the candidate would be a disqualification to apply and render the candidature for cancellation.
- vii) Caste Certificate: If declared, Copy of Caste or Tribe or Class Certificate for SC, ST and OBC category candidates issued by the Competent Authority (as notified by Government of India from time to time).
- viii) EWS : The Income and Asset Certificate issued by the Competent Authority (as notified by Government of India from time to time) in the prescribed format as given in **Annexure- II** shall only be accepted as proof of candidate's claim as belonging to EWS.
- ix) PWD Certificate: If declared, Medical Certificate issued by the Competent Authority in case of PWD candidates.
- x) An Ex-serviceman candidate has to produce a copy of the discharge Certificate/pension payment order and documentary proof of rank last/ presently held (substantive as well as acting) at the time of interview.
- xi) Candidates serving in Government/Quasi Govt Offices/ Public Sector Undertakings (including Nationalized Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
- xii) Persons eligible for age relaxation under "Persons ordinarily domiciled in the State of Jammu & Kashmir during the period 1-1-80 to 31-12-89" must produce the domicile certificate at the time of interview/ at any stage of the subsequent process from the District Jurisdiction where he/she had ordinarily resided or any other authority designated in this regard by the Government of Jammu & Kashmir to the effect that the candidate had ordinarily domiciled in the State of J&K during the period from 01.01.1980 to 31.12.1989.
- xiii) Persons eligible for age relaxation under "Persons affected by 1984 riots" 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.
- xiv) Any other relevant documents in support of eligibility.
- xv) Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

Note: Inability to produce any of the above mentioned documents (both original and attested copy) at the time of interview will render the candidates ineligible for the selection. **No documents shall be directly sent to the Bank by candidates before or after the interview.**

8. Application Fee/ Intimation Charges (non-refundable):

Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate. Candidates should ensure their eligibility before paying the fees/ applying online.

Category of Applicant	Application Fee
SC/ST	Rs. 150/- (Intimation charges only)
For all others	Rs. 700/- (Application fee + Intimation charges)

Application once made will not be allowed to be withdrawn and fee once paid will NOT be refunded under any circumstances nor can it be held in reserve for any other future Selection process.

9. Mode of Payment:

- i) Candidates have to make the payment of requisite fee/ intimation charges through ONLINE mode only.
- ii) Candidates have the option of remitting fees via ONLINE MODE only, where the application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- iii) The payment can be made using only Debit Cards (RuPay/ Visa/ MasterCard/ Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.
- iv) On successful completion of the transaction, an e-receipt would be generated.
- v) Candidates are required to take a print of the e-receipt and online application. Online payment receipt will have to be produced, at the time of GD/PI, as the case may be.
- vi) If the online transaction has not been successfully completed then the following message is displayed 'Your online transaction was unsuccessful. Please register again.' Candidates may then revisit the 'Apply Online' link and fill in their application details again.
- vii) Without call letter and online payment receipt, the candidates will not be allowed to appear for GD/ PI.
- viii) Candidates are, therefore, advised to keep 3 photocopies of the online payment receipt for future use.

Note:

- After submitting your payment information in the online application form, please wait for the intimation from the server, DO NOT press Back or Refresh button in order to avoid double charges.
- For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
- To ensure the security of your data, please close the browser window once your transaction is completed.
- Application once made will not be allowed to be withdrawn and fees once paid will NOT be refunded on any account nor can it be held in reserve for **any other recruitment or selection process.**

10. How to apply:

1. **Candidates are required to apply Online through website www.idbi.com. (Careers/ Current Openings). No other means/ mode of application will be accepted.**
2. **Candidates are required to have a valid personal email ID and Contact No.** It should be kept active till completion of this recruitment process. Bank may send call letters for GD, PI etc. through the registered email ID. In case, a candidate does not have a valid personal email ID, he/she should create his/ her new email ID before applying Online.
3. Use of special characters while filling the form will not be allowed. **In case the candidate is unable to fill in the application form in one go, he/ she can save the data already entered.** When the data is saved, a provisional registration number and password will be generated by the system and displayed on the screen. Candidate should note down the Provisional registration number and password. An Email & SMS indicating the Provisional Registration number and Password will also be sent. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed. This facility will be **available for three times only.** Once the application is filled in completely, candidate should submit the data.
4. Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. Prior to submission of the online application candidates are advised to use the 'SAVE AND NEXT' facility to verify the details in the online application form and modify the same if required. No change is permitted after clicking on FINAL SUBMIT button. Visually Impaired candidates will be responsible for carefully verifying/ getting the details filled in, in the online application form properly verified and ensuring that the same are correct prior to submission as no change is possible after submission.
5. There is a provision to modify the online application **prior to submission** only. Candidates are requested to make use of this facility to correct the details in online application, if any
6. All the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, etc. will be considered as final and no change/ modifications will be allowed after submission of the online application form.
7. An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. **If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.**
8. An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid
9. Any information submitted by a candidate in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

11. Identity Verification

At the time of GD/PI, the original call letter along with a photocopy of the candidate's photo identity (bearing the same name as it appears on the call letter) such as PAN Card/Passport/ Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognized college/ university/ Aadhar card with a photograph/ Employee ID should be submitted to the invigilator for verification. 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 GD/ PI. Ration Card will not be accepted as valid id proof for this recruitment project/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, mentioning the changed name.

Note: 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 same.

12. General Eligibility

Medical Fitness, Character and Caste (wherever applicable) verification of selected candidates: The appointment of selected candidates will be subject to their being declared medically fit as per medical fitness standards followed by the Bank and upon satisfactory verification of their character, antecedents and caste certificates (wherever applicable). Till such time, the appointment of the selected candidates in the Bank will be provisional. Such appointment will also be subject to the Service, Conduct Rules & Policies of the Bank.

13. General Instructions

- (i) Cut-off date: **March 01, 2019.**
- (ii) Before submitting the online application form, the candidates must ensure that they fulfill all the eligibility criteria with respect to age, educational qualifications, experience, etc. as stated in this advertisement. If the candidates are not eligible, their candidature will be cancelled at any stage of the recruitment. If the candidate qualifies in the selection process and subsequently it is found that he or she does not fulfill the eligibility criteria, his or her candidature will be cancelled and if appointed, services would be terminated without any notice or compensation.
- (iii) Applications should be submitted only by the on-line mode through IDBI Bank's website, after carefully going through all the instructions contained in General Instructions given in the advertisement and in the Online Application Form. No other means or mode of application form would be accepted.
- (iv) Candidates are advised in their own interest to apply online much before the closing 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. The Bank does not assume any responsibility for the candidates not being able to submit their application within the last date on account of the above reasons or any other reason beyond the control of the Bank.
- (v) **Not more than one application should be submitted by any candidate. In case of multiple applications only the latest valid (complete) application will be retained and the application fee / intimation charges paid for the other multiple registration(s) will stand forfeited. Multiple attendance / appearances at the time of GD/ PI will be summarily rejected / candidature cancelled.**
- (vi) Request for change of centre for GD/ PI will not be considered. However, IDBI Bank reserves the right to cancel or add any centre depending upon the response in that centre.
- (vii) IDBI Bank reserves the right to modify or amend or reverse or cancel any or all of the provisions of the recruitment process including eligibility criteria.

- (viii) IDBI Bank may at its sole discretion, re-hold GD and/or PI or additional PI, wherever necessary in respect of a center or venue or specific candidates(s) and/or all centers or all candidates.
- (ix) Candidates would not be allowed for GD/ PI without the original call letter. No duplicate call letter would be issued to the Candidates.
- (x) All candidates belonging to SC, ST, OBC, EWS, Ex-Serviceman and PWD category should produce at the time of interview, attested copy of the relevant certificate in the prescribed form from the Competent Authority empowered to issue such certificate. The name of the caste should be listed in central list of SC/ST/OBC and the caste certificates should be in central government format. OBC certificate should be of a recent date with suitable mention about creamy layer. (Candidates with "Non-Creamy Layer Clause" certificate would be eligible for reservation as per Government of India guidelines). The PWD candidates shall possess a certificate of disability issued by the competent authority as per the Government of India guidelines.
- (xi) For Economically Weaker Sections(EWS): The Income and Asset Certificate issued by any one of the following authorities in the prescribed format as given in **Annexure- II** shall only be accepted as proof of candidate's claim as belonging to EWS:
- District Magistrate/ Additional District Magistrate/ Collector/ Deputy Commissioner/ Additional Deputy Commissioner/ 1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/ Taluka Magistrate/ Executive Magistrate/ extra Assistant Commissioner.
 - Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
 - Revenue Officer not below the rank of Tehsildar and
 - Sub- Divisional Officer of the area where the candidate and/or his family normally resides.
- (xii) The candidate's appointment will remain provisional subject to caste or tribe certificates being verified through proper channel and verification of other testimonials. The candidate's services will be liable to be terminated forthwith without assigning any reason in case the verification reveals that his or her claim for belonging to SC, ST, OBC, EWS, PWD and Ex-Serviceman category and other testimonials is false. IDBI Bank also reserves its right to take such further action against the candidates, as it may deem proper, for production of such false caste certificate/ testimonials.
- (xiii) SC/ST candidates eligible for the selection process will be reimbursed, on production of tickets, the to and fro actual single return Second Class railway fare by the shortest route from the place of their residence to the place of GD/PI. **This concession will not be admissible to SC/ST candidates who are already in service in Central or State Government or Corporations or Public Undertakings or Local Government or Institutes and Panchayats.**
- (xiv) Candidates already in service of Government or Quasi Government Organizations and Public Sector Banks or Undertakings will have to produce a 'No Objection Certificate' from their employer, at the time of GD/PI. Before appointment in the Bank, a proper discharge certificate or Release Order from the employer will have to be produced. If the Application is required to be routed through the employer and in the process it reaches after the due date, it will not be considered even though submitted to the employer before the due date.
- (xv) IDBI Bank shall not furnish the mark-sheet of selection process to Candidates.

- (xvi) IDBI Bank shall not entertain requests from candidates seeking advice about their eligibility to apply nor from any eligible and not selected Candidates.
- (xvii) Canvassing in any form will be a disqualification.
- (xviii) In all matters regarding eligibility, the selection process, the stages at which scrutiny of the documents regarding eligibility is to be undertaken, documents to be produced for the selection process, assessment, prescribing minimum qualifying standards in the selection process, number of vacancies and communication of result, etc., IDBI Bank's decision shall be final and binding on the Candidates and no correspondence shall be entertained in this regard.
- (xix) Candidates with suppression or concealment of any information and containing incorrect or misleading information will lead to the Candidates being disqualified, as and when detected, irrespective of the stage of selection process and will also lead to dismissal from employment on its detection anytime after appointment.
- (xx) The appointment of the Candidates is liable to be terminated forthwith without any notice or compensation in lieu of notice, if any declaration or statement or information furnished by them is found to be false or untrue or if any material information is found to be suppressed, or concealed by them.
- (xxi) Candidates are advised not to change their signature at any point of time during and after the recruitment process. Candidates are advised to keep their email ID and mobile number live for receiving advices like call letters, interview advices, etc.
- (xxii) Any resultant dispute arising out of this advertisement and the selection process shall be subject to the sole jurisdiction of the Courts situated in Mumbai only.

Disclaimer: - Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection, process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any of the 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 effect. Clarifications/Decisions of the Bank in respect of all matters pertaining to this recruitment would be final and binding on all candidates. Merely satisfying the eligibility criteria norms do not entitle the candidate to be called for GD/ PI. The Bank reserves the right to call only the requisite number of candidates for GD/ PI after preliminary screening/ short-listing with reference to the candidate's age, qualification, experience, essential requirements, suitability etc.

The Bank reserves the right to reject any application/candidature at any stage or cancel the conduct of GD/ PI without assigning any reason thereof.

Annexure – I**GUIDELINES FOR SCANNING THE 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.

(i) PHOTOGRAPH IMAGE:

- Photograph must be a recent passport style colour picture.
- The picture should be in colour, 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 is 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.

(ii) SIGNATURE IMAGE:

- The candidate has to sign on white paper with Black Ink pen.
- The signature must be signed only by the candidate and not by any other person.
- The signature will be used to put on the Hall Ticket and wherever necessary.
- If the Candidate's signature at the time of GD/ PI does not match the signature on the Hall Ticket, the candidature will be disqualified.
- 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

(iii) 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.

(iv) If the file size and format are not as prescribed, an error message will be displayed.

(v) While filling in the Online Application Form the candidate should fill in all his details on Page 1. After verifying that the details he has filled in are correct and clicking on the 'Submit/ Next' button a link will be provided on Page 2 of the online application form to upload his photograph and signature.

(vi) Procedure for Uploading the Photograph and Signature

- There will be two separate links for uploading Photograph and Signature
- Click on the respective link "Upload Photograph / Signature"
- Browse & Select the location where the Scanned Photo / Signature file has been saved.
- Select the file by clicking on it
- Click the 'Upload' button

(vii) Your Online Application will not be registered unless you upload your photo and signature as specified.

Note:

- (a) In case the face in the photograph or signature is unclear the candidate's application may be rejected. Candidates are advised to take a printout of their system generated online application forms after registering.
- (b) In case the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature

Annexure II

Government of

(Name and Address of the authority issuing the certificate)

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No. _____

Date: _____

VALID FOR THE YEAR _____

This is to certify that Shri/Smt./ Kumari _____ son/daughter/wife of _____ permanent resident of _____, Village/Street _____ Post Office _____ District _____ in the State/ Union Territory _____ Pin Code _____ whose photograph is attested below belongs to Economically Weaker Sections, since the gross annual income* of his /her 'family'** is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year _____. His/Her family does not own or possess any of the following assets***:

- I. acres of agricultural land and above;
- II. Residential flat of 1000 sq. ft and above;
- III. Residential plot of 100 sq. yards and above in notified municipalities;
- IV. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. Shri/Smt./ Kumari _____ belongs to the _____ caste which is not recognized as a Scheduled Caste, Scheduled Tribe and Other Backward Classes (Central List).

Signature with seal of office _____

Name _____

Designation _____

**Recent Passport
size attested
photograph of the
applicant**

* Note 1 : Income covered all sources i.e. salary, agriculture, business, profession, etc

** Note 2 : The term "Family" for this purpose includes the person who seek benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years

***Note 3 : The property held by a "Family" in different locations or different places/cities have been clubbed while applying the land or property holding test to determine EWS status