



THE NAINITAL BANK LIMITED
(Regd. Office: G.B Pant Road, Nainital)
RECRUITMENT OF CREDIT OFFICERS

The Nainital Bank Limited is a century old Private Sector Scheduled Commercial Bank established in the year 1922 by Bharat Ratna Late Pt. Govind Ballabh Pant and few other prominent personalities of Nainital.

With a glorious track record since 1973, Nainital Bank Limited is the only Scheduled Commercial Bank of Uttarakhand with 98.57% of its shareholding with Bank of Baroda, operating its Head Office from Nainital. At present the Bank has 03 Regional Offices one each at Haldwani, Dehradun and Noida with a network of 166 branches across 05 states of North India namely Uttarakhand, Uttar Pradesh, Delhi, Haryana and Rajasthan.

Applications for appointment of Credit Officers are invited. The desirous and Eligible Candidates may apply as per the eligibility criteria mentioned here under:-

A DETAILS OF POST, GRADE/ SCALE, VACANCY, AGE, PAY SCALE:-						
SI No.	Name of the Post	Grade/ Scale	No. Of Vacancies	Age in years as on 30.06.2022		Pay/ Scale in respective
				Min	Max.	Positions
1	Officer-Credit	Officers' Grade/ Scale I	5	22	32	36000-1490/7-46430-1740/2-49910-1990/7-63840
2	Manager- Credit	Officers' Grade/ Scale II		25	35	48170-1740/1-49910-1990/10-69810
3	Senior Manager- Credit	Officers' Grade/ Scale III		26	36	63840-1990/5-73790-2220/2-78230

Note:

1. The number of vacancies mentioned above is provisional and may vary according to the actual requirement of the Bank.
2. Bank reserves the right to cancel the recruitment process partly/ entirely at any time.
3. In cases where experience in a specific field is required, the relevant experience certificate must contain specifically that the candidate has experience in that specific field.
4. In cases where the certificate of degree / diploma does not specify the field of specialization, the candidate will have to produce a certificate from the concerned University / College/ Institute specifically mentioning the specialization.
5. The candidates can be posted/ subsequently transferred to any of the existing/ proposed Branches/ Offices of the Bank as per banking exigencies.
6. **Important-** Candidates are advised to carefully note that, they will be required to execute an Indemnity Bond for prescribed amount with surety for serving the Bank for a specified period. In case the candidate resigns from or leaves/ abandons the service before completion of the specified period, he/ she will indemnify the Bank for amount of the Bond, for all losses, costs, charges and expenses incurred by the Bank. Selected candidates shall execute the Indemnity Bond before joining Bank's service as below:

Officers' Grade/ Scale	Amount of Bond	Bond Period
Grade/Scale-I /II/III	Rs. 2.00 Lacs	02 Years



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B. ELIGIBILITY CRITERIA IN REFERENCE TO EDUCATIONAL QUALIFICATION AND EXPERIENCE			
Sl No.	Post	Educational Qualification as on 30.06.2022	Mandatory Experience as on 30.06.2022
1	Officer-Credit	Regular Commerce Graduate/ Post Graduate/ MBA (Finance) from a recognized university/ institute with minimum 55% marks. Preference will be given to candidates having passed CA / CFA/ ICWA, JAIIB & CAIIB. Preference will be given to candidates having post qualification experience of working in the Credit/ Advances/ Loan Processing units of a Bank/ FIs/ NBFCs.	
2	Manager- Credit	Regular Commerce Graduate/ Post Graduate/ MBA (Finance) from a recognized university/ institute with minimum 55% marks. Preference will be given to candidates having passed CA / CFA/ ICWA, JAIIB & CAIIB/ Certification in the relevant field from a recognized institute. AND Minimum 3 years' post-qualification experience of working in the Credit/ Advances/ Loan Processing units of a Bank/ FIs/ NBFCs. Preference will be given to candidates proficient in MSME/ Retail/ Corporate lending/ processing of large proposals & process of sanctioning thereof.	
3	Senior Manager- Credit	Regular Commerce Graduate/ Post Graduate/ MBA (Finance) from a recognized university/ institute with minimum 55% marks. Preference will be given to candidates having passed CA / CFA/ ICWA, JAIIB & CAIIB/ Certification in the relevant field from a recognized institute. AND Minimum 5 years' post-qualification experience of working in the Credit/ Advances/ Loan Processing units of a Bank/ FIs/ NBFCs. Preference will be given to candidates proficient in MSME/ Retail/ Corporate lending/ processing of large proposals & process of sanctioning thereof.	
C.	HOW TO APPLY: Candidates should have valid email ID which should be kept active till the declaration of result. It will help them in getting call letter/Interview advices etc. through email.		
	<u>GUIDELINES FOR FILLING THE APPLICATION</u> i. The candidates applying for the post/s mentioned above must submit their duly typed application in the enclosed Application format through Registered/ Speed Post addressed to 'The Vice President (HRM),		



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	<p>The Nainital Bank Limited, Head Office, 7 Oaks Building, Mallital, Nainital-263001 (Uttarakhand)</p> <p>ii. Application fees: Rs. 1500.00 (Rupees one thousand five hundred only) including GST which should be remitted through Demand Draft in favour of the Nainital Bank Limited payable at Nainital (Uttarakhand) and the same should be attached with the application.</p> <p>iii. The recent photograph is to be pasted at the appropriate place and application should be signed by the candidate. Incomplete and illegible applications will be rejected.</p> <p>iv. The envelope containing the application should be super scribed with 'Application for Post of _____ (Mention name of the post for which applied)</p> <p>v. The following documents should be submitted along with the application:-</p> <ul style="list-style-type: none">• Proof of age (copy of passing Secondary/High School/10th standard Certificate or Higher Secondary School /12th Standard Certificate mentioning the DOB).• Copy of Certificates and Mark sheets in respect of essential and desirable educational/ professional qualifications acquired.• Appropriate document(s) in support of essential as well as desirable and post professional qualification experience.• NOC from the present employer for applying and appearing in the recruitment exercise of The Nainital Bank. <p>vi. Any candidate applying for more than one post should fill separate application/s, with the requisite fee amount, separately for each application and required documents / certificates.</p>
D.	SELECTION PROCESS:
	<p>(i) The selection will be based on shortlisting and interview however, Bank may also conduct written examination of the applicants to shortlist the candidates for Personal Interview, depending upon the number of applications. Mere fulfilling minimum qualification, experience and other eligibility criteria will not vest any right in candidate for being called for Personal Interview.</p> <p>(ii) The Bank will decide the shortlisting parameters and thereafter, adequate number of candidates, as decided by the Bank will be shortlisted and called for interview. The decision of the bank to call the candidates for the interview shall be final. No correspondence will be entertained in this regard. The initiation of shortlisting and Personal Interview will be made on the registered Email IDs of the candidates.</p> <p>(iii) Merit list of selected candidates will be prepared in descending order on the basis of scores obtained in interview only. In case more than one candidate score the cut-off marks (common marks at cut-off point), such candidates will be ranked according to their age in descending order, in the merit. The marks obtained in the written examination will also be reckoned for arriving at the final merit list (only if a written test is conducted by the Bank).</p> <p>iv) The candidates finally selected will be intimated/ informed through email on their registered email IDs</p>
E	NATURE OF EMPLOYMENT AND PROBATION PERIOD
	<p>The nature of employment will be regular in all Grades/ Scales III, II and I.</p> <p>The candidates will be initially in a probation period of 2 years with the half yearly performance evaluation/ review particularly on objective and measurable parameters. Thereafter, after successful completion of probation period of two years the concerned candidates may be regularized in the Bank's services.</p> <p>If in case any candidate's performance is found to be unsatisfactory or he/she fails to perform to the expected level, the</p>



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	<p>probation period of the concerned candidates, at the sole discretion of the management, may be extended or the services may be terminated by giving one months' notice or one months' compensation in lieu thereof for such nonperformance/ for other negative parameters as may be decided by the Bank.</p> <p>Alternatively, if in case any such employee intends to resign from Bank's service he/she shall have to give three months' notice or deposit three months' salary in lieu thereof, acceptance of which will be at the sole discretion of the Bank.</p>
F	GENERAL INFORMATION
	<ul style="list-style-type: none">i. Before applying for a post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above for that post as on the specified date and that the particulars being furnished by him/ her are correct in all respects.ii. In case a candidate is called for interview and is found not satisfying the eligibility criteria (Age, Educational Qualification and Experience etc.) he/ she will not be allowed to appear for the interview.iii. IN CASE IT IS DETECTED AT ANY STAGE OF RECRUITMENT THAT AN APPLICANT DOES NOT FULFIL THE ELIGIBILITY NORMS AND/ OR THAT HE/ SHE HAS FURNISHED ANY INCORRECT/ FALSE INFORMATION OR HAS SUPPRESSED ANY MATERIAL FACT(S), HIS/ HER CANDIDATURE WILL STAND CANCELLED. IF ANY OF THESE SHORTCOMINGS' IS/ ARE DETECTED EVEN AFTER APPOINTMENT, HIS/ HER SERVICES ARE/ WILL BE LIABLE TO BE TERMINATED.iv. The applicant should ensure that the application is strictly in accordance with the prescribed format and is properly and completely filled.v. Appointment of selected candidate is subject to his/ her being declared medically fit as per the requirement of the Bank. Such appointment will also be subject to the service and conduct rules of Officers' the Bank for such post in the Bank, in force at the time of joining the Bank.vi. Candidates are advised to keep their e-mail ID alive for receiving communication viz. call letters/ Interview date advices etc.vii. The Bank takes no responsibility for any delay in receipt or loss of any communication.viii. In case of selection, candidates will be required to produce proper discharge certificate, Vigilance Certificate from the employer at the time of taking up the appointment, if he she is already employed.ix. The candidates will not be reimbursed any Travelling/ Boarding/ Lodging/ other expenses by the Bank for attending Interview process/ written test (if conducted).x. The applicant shall be liable for civil/ criminal consequences in case the information submitted in his/ her application is found to be false at a later stage.xi. DECISIONS OF BANK IN ALL MATTERS REGARDING ELIGIBILITY, CONDUCT OF WRITTEN TEST (IF CONDUCTED), INTERVIEW, OTHER VERIFICATION AND SELECTION WOULD BE FINAL AND BINDING ON ALL CANDIDATES. NO REPRESENTATION OR CORRESPONDENCE WILL BE ENTERTAINED BY THE BANK IN THIS REGARD.xii. Any legal proceedings in respect of any matter of claim or dispute arising out of this advertisement and/or an application in response thereto can be instituted only in Nainital and courts/tribunals/forums at Nainital only shall have sole and exclusive jurisdiction to try any cause/dispute.xiii. <u>ALL REVISIONS/ CORRIGENDUM (IF ANY) WILL BE HOSTED ON THE BANK'S WEBSITE ONLY IN RECRUITMENT SECTION.</u>xiv. <u>BANK RESERVES THE RIGHT TO CANCEL THE RECRUITMENT PROCESS ENTIRELY AT ANY STAGE</u>



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G	CLOSING DATE
	The application, enclosing all prescribed documents should reach the Bank's Head Office on or before August 16, 2022 at the address mentioned (refer guidelines for filling the application) in the sealed envelope which should be superscripted " Application for the post of _____ " (Mention name of the post applied for) only through registered/ speed post . The Bank takes no responsibility for any delay in receipt or loss of application/s in postal transit.

Vice President (HRM)
The Nainital Bank Limited
Head Office, Seven Oaks,
Mallital, Nainital- 263001 (Uttarakhand)

Place- Nainital
Date- July 26, 2022