

Registered Office: Central Bank of India Building, 9 Arera Hills, Mother Teresa Road, Bhopal – 462011. Website: www.cbhfl.com

RECRUITMENT IN CENT BANK HOME FINANCE LIMITED

"Cent Bank Home Finance Limited" is a deposit-taking Housing Finance and Mortgage Company jointly promoted by four Public Sector Institutions, viz. Central Bank of India, National Housing Bank, Specified Undertaking of Unit Trust of India and HUDCO.

CBHFL is looking for talented individuals with winning attitude to be partners in the growth journey of the Company by shouldering responsibility, in various Cadres/Posts at the Branches/ Offices.

Online Registration of Application starts from: 14.10.2020	Last date for Online Registration of Application: 23.10.2020
Payment of Fee Online: 14.10.2020 to 23.10.2020	

PLEASE NOTE THAT	
1.	The process of Registration of application is complete only when fee is deposited with the company through on-line mode on or before the last date for fee payment.
2.	Before applying, candidates should ensure that they fulfill the eligibility as on 30/09/2020. Admission to on-line test, if any, will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for interview, if called.
3.	Candidates are advised to check Company's website www.cbhfl.com for details and updates.
4.	Work experience below 12 months at any HFC/NBFC would not be considered.
5.	Only Candidates willing to serve anywhere in India, should apply.

Grade	Vacancies	Age	Educational Qualification	Post Qualification Experience
Officer	10	Min - 22 Yrs Max. - 35 Yrs.	Graduation in any discipline from Recognized University. Basic knowledge of computer application.	Minimum 1 Year Work Experience in any Housing Finance Company/NBFC.
Sr. Officer	11	Min - 25 Yrs Max. - 35 Yrs	Graduation in any discipline from Recognized University. Basic knowledge of computer application.	Minimum 3 Years Work Experience in any Housing Finance Company/NBFC.
Jr. Manager	03	Min - 25 Yrs Max. - 35 Yrs	Graduation in any discipline from Recognized University. Basic knowledge of computer application.	Minimum 4 Years Work Experience in any Housing Finance Company/NBFC.
Asstt. Manager	03	Min - 25 Yrs Max. - 35 Yrs	Graduation in any discipline from Recognized University. Basic knowledge of computer application.	Minimum 5 Years Work Experience in any Housing Finance Company/NBFC.
Manager	03	Min - 25 Yrs Max. - 35 Yrs	Graduation in any discipline from Recognized University. Basic knowledge of computer application.	Minimum 7 Years Work Experience in any Housing Finance Company/NBFC.

NOTE:

- (i) Eligibility Criteria with regards to Age, Qualification and Work Experience would be taken as on **30/09/2020**
- (ii) The maximum age limit specified is applicable to General Category candidate and Economically weaker (EWS) Category Candidates as on 30.09.2020
- (iii) Relaxation in upper age limit to reserved category mentioned in para 1.2 below.

RESERVATION: -

Grade	SC	ST	OBC	EWS	UR	Total	Out of Which (PWBD)
Officer	01	00	03	01	05	10	01
Sr. Officer	02	01	03	00	05	11	01
Jr. Manager	00	00	01	00	02	03	00
Asstt. Manager	01	00	01	01	00	03	00
Manager	00	00	01	00	02	03	00
Total	04	01	09	03	13	30	02

EMOLUMENTS :

Post	Emoluments
Officer	Rs.3.00 lac p.a. (Experience weightage Rs.30,000/-p.a. over one year experience – maximum upto two years capping.)
Sr. Officer	Rs.4.00 lac p.a. (Experience weightage Rs.30,000/-p.a. over three years experience – maximum upto two years capping.)
Jr. Manager	Rs.4.25 lac p.a. (Experience weightage Rs.30,000/-p.a. over five years experience – maximum upto two years capping.)
Asst. Manager	Rs.4.50 lac p.a. (Experience weightage Rs.30,000/-p.a. over five years experience – maximum upto two years capping.)
Manager	Rs.6.00 lac p.a. (Experience weightage Rs.30,000/-p.a. over seven years experience – maximum upto two years capping.)

In addition, Medical Insurance, Life Insurance, Performance Incentive, Leave Encashment and Retirement Benefits are available as per rules of the Company, in force from time to time.

NOTE:

- Candidates belonging to OBC category but coming in the 'creamy layer' and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and age relaxation. They should indicate their category as 'GENERAL' or GENERAL (OC/HI/VI/ID) as applicable.
- The number of vacancies including reserved vacancies mentioned above are provisional and may vary according to the actual requirement of the Company at the time of recruitment.

1.0. ELIGIBILITY CRITERIA

Candidates, intending to apply for the post should ensure that they fulfill the minimum eligibility criteria specified:

Please note that the eligibility criteria specified herein are the basic criteria for applying for any post. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications, experience certificate etc. in original along with a photo copy thereof in support of their identity and eligibility as indicated in the online application form at the time of interview and any subsequent stage of the recruitment process as required by the Company. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard. Merely applying for the post/ appearing for and being shortlisted in the Online examination and/ or in the subsequent GD/interview and/ subsequent processes does not imply that a candidate will necessarily be offered employment in the Company. No request for considering the candidature under any category other than in which applied will be entertained.

Note:

- All the educational qualifications mentioned should be from a recognized University/ Institute/ Board recognized by Govt. of India/ approved by Govt. Regulatory Bodies and the final result should have been declared **on or before 30.09.2020**.
Proper document from Board/ University for having declared the result on or before 30.09.2020 has to be submitted at the time of interview.
The date of passing the examination which is reckoned for eligibility will be the date of passing, appearing mentioned in the marksheet/ provisional certificate, issued by the 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 a certificate **in original** issued by the appropriate authority of the University/ Institute indicating the date of passing mentioned thereon will be reckoned for verification and for further process.
- Candidates should indicate the percentage obtained in Graduation/Post Graduation calculated to the nearest two decimals in the online application. Where CGPA/ OGPA is awarded, the same should be converted into percentage and indicate the same in online application. if called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.
- Calculation of Percentage:** The percentage of marks, unless mentioned by the University/ Board, shall be arrived at, by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of honours/ optional/ additional optional subject, if any, multiplied by 100. This will be applicable for those Universities also where class/ grade is decided on the basis of Honours marks only.
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%.
- Candidate can apply for only one post under this recruitment advertisement.

1.1. Nationality / Citizenship: (as on 30.09.2020)

A Candidate must be a Citizen of India.

1.2. Relaxation of Upper Age Limit:

Sr. No.	Category	Age Relaxation
1.	Scheduled Caste/ Scheduled Tribe	5 years
2.	Other Backward Classes (Non Creamy Layer)	3 years
3.	Persons with Disability (PWD)	10 years
4.	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
5.	Persons affected by 1984 riots	5 years

NOTE:

- 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 in Point No. 1.2 (3) to 1.2 (5).**
- Candidates seeking age relaxation will be required to submit copies of necessary certificate(s) at the time of Interview and at any subsequent stage of the recruitment process as required by Company
Those ex-servicemen who have already secured regular employment under the Central Govt. in civil post would be permitted the benefit of **age relaxation** as admissible for ex-servicemen for securing another employment in any higher post or service under the Central Govt. irrespective of any Group/post. However, such candidates will not be eligible for the benefit of reservation, if any, for ex-servicemen in Central Government.
There is no reservation for Ex-Servicemen in above Cadre.

1.3. Reservation for Persons with Benchmark Disabilities:

Under section 34 of "The Rights of Persons with Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The reserved categories of disabilities mentioned under this Act are namely:

- a. Blindness and low vision;
- b. deaf and hard of hearing;
- c. locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
- d. autism, intellectual disability, specific learning disability and mental illness;
- e. multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disabilities.

Note: Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016".

The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Disabilities Act, 2016".

(i) Guidelines for Persons With Benchmark Disabilities using the services of a Scribe

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:

- The candidate will have to arrange his / her own scribe at his/her own cost.
- The scribe should be from an academic stream different from that stipulated for the post.
- Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- **The scribe arranged by the candidate should not be a candidate for the online examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Candidates eligible for and who wish to use the services of a scribe in the examination should invariably carefully indicate the same in the online application form. Any subsequent request may not be favorably entertained.**
- **Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible to allow such time if he / she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.**

(ii) Guidelines for candidates with locomotor disability and cerebral palsy

Compensatory time of twenty minutes per hour or otherwise advised 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) Guidelines for 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 20 minutes for every hour or otherwise advised of examination.
- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

2.0. PROBATION PERIOD

The selected candidate will be on probation for a period of 6 months of active service from the date of his/ her joining the Company.

3.0. SERVICE BOND – N.A

4.0. SELECTION PROCEDURE

The selection process will comprise of online test, for the posts mentioned above, followed by Interview of shortlisted candidates.

However, if the number of eligible applications received is large/less, then Company reserves the right to change the shortlisting criteria / online test/interview process. Company may, at its discretion, consider conducting of Descriptive / Psychometric Test / Group Discussion/Per Candidate Interview Screening.

4.1. Online Test:

The tentative structure of the online examination will be as follows:

Sr. No.	Name of the Tests	No. of Questions	Maximum Marks	Total Time
1	Reasoning	50	50	Composite time of 2 hours
2	English Language	50	25	
3	Quantitative Aptitude	50	50	
4	General/Economy/Banking Awareness	50	75	
	Total	200	200	

The above tests except the Test of English Language will be available bilingually, i.e. English and Hindi

Company reserves the right to modify the structure of the examination including addition / substitution by the way descriptive test/case study which will be intimated through its website.

Other detailed information, if any, regarding the examination will be given in an information Handout, which will be made available for the candidates to download along with the call letters from the Company's official website.

Note: The tentative date of online examination is November 2020-December 2020.

4.1.1. Penalty for Wrong Answers:

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate, one fourth of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e. no answer is given by the candidate; there will be no penalty for that question.

4.2. Group Discussion (GD)/Personal Interview (PI)/Psychometric Test:

- i. The Company reserves its right to call for the GD/ PI, candidates in a ratio, at its sole discretion. Wherever online test is conducted, candidates shall be called for GD and/or PI on the basis of their performance in the online test.
- ii. Candidates are required to obtain a **minimum score in each test** and also a **minimum total score in the online test** to be shortlisted for Psychometric Assessment/Group Discussion &/or Interview. Candidates will be shortlisted for Psychometric Assessment/GD &/or PI depending on the number of vacancies, cut-off in each test and total marks secured in the online test as decided by the Company.
- iii. 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.
- iv. Psychometric Test/GD /&/or PI shall be conducted to assess the candidate's personality, level of communication, clarity & problem solving innovativeness, level of efficiency, willingness to work in any part of the country, suitability for the post etc.
- v. **The minimum qualifying marks for GD/PI would be 60% for General Category and 55% for Reserved Category.** The Company reserves the right to change the minimum qualifying criteria at its sole discretion.
- vi. Candidates not clearing the GD/PI will not be considered for final selection. The combined final scores of candidates shall be arrived at on the basis of scores obtained by the candidates in Online test and/or PI and/or GD (as the case may be).
- vii. GD &/or PI score of the candidates failing to secure minimum qualifying marks or otherwise barred from the interview or further process shall not be disclosed.
- viii. A candidate should qualify in all the processes of selection, i.e. Online Examination and/or GD and/or PI (as the case may be) and **sufficiently high in the merit to be shortlisted for subsequent allotment process.**
- ix. Subject to the vacancies available under the respective category, only those candidates who pass the online test/GD/ PI will be shortlisted for further selection.

While appearing for GD/PI, the candidate should produce valid original prescribed documents given below. In the absence of documents candidature of the candidates shall be cancelled. Company takes no responsibility to receive/ connect any certificate/remittance/ document sent separately.

4.2.1. List of Documents to be produced at the time of further selection process (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 candidature from further participation in the recruitment process.**

- i. Printout of the valid GD/ Interview Call Letter
- ii. Valid system generated printout of the online application form
- iii. Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB)
- iv. Photo Identify Proof as indicated in **Point 8 below**
- v. Individual Semester/Year wise Marksheets & certificates for educational qualifications including the final degree/diploma certificate. Proper document from Board/ University for having declared the result on or before 30.09.2020 has to be submitted.
- vi. Caste Certificate issued by competent authority, strictly in the prescribed format as stipulated by Government of India, in case of SC / ST / OBC category candidates. **(as enclosed in the Annexure)**
- vii. 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 as on the date of advertisement). **Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.**
- viii. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category. If the candidate has used the services of a Scribe at the time of online examination, then the duly filled in details of the scribe in the prescribed format.
- ix. An Ex-serviceman candidate has to produce a copy of the Service or Discharge Book along with pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview. Those who are still in Defence service should submit a certificate from a competent authority that they will be relieved from Defence services, **on or before 01.01.2021.**
- x. 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.**
- xi. Persons eligible for age relaxation under 1.2 (5) 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.
- xii. **Relevant documents in support of the work experience declared, including appointment letter, salary slip, relieving letter (wherever applicable), etc.**
- xiii. Any other relevant documents in support of eligibility.

Note: Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant eligibility documents as mentioned above.

Non production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further process of recruitment.

No documents should be directly sent to the Company by candidates before or after the interview.

The Competent Authority for the issue of the certificate to SC / ST / OBC / PERSONS WITH BENCHMARK DISABILITIES is as under (as notified by GOI from time to time):

For Scheduled Castes / Scheduled Tribes / Other Backward Classes: (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.

For Persons with Benchmark Disabilities: Authorised 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 Orthopedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.

Candidates belonging to SC, ST, OBC, PWD categories have to submit certificates in support of it at the time of interview.

4.3 Examination Centres for Online Test/ GD/ Interview

- i. **Company will be holding on-line test at Bangalore, Bhopal, Delhi, Mumbai.**
- ii. **Centre for GD/ Interviews will be decided by CBHFL prior to GD/Interview.**
- iii. Company, however, reserves the right to cancel any/all of the centers and/or add some centre for Online Test/GD/Interview, at its discretion, depending upon the response, administrative feasibility, etc.
- iv. Candidates are advised to give their preference of Online test centre. The address for the Online test centre will be advised in the call letters.
- v. No request for change of Centre for Examination will be entertained.
- vi. **Company reserves the right to allot the candidate to any centre other than the one he/she has opted for.**
- vii. Candidate will appear for the examination/interview at the respective centres at his/her own risk and expenses and Company will not be responsible for any injury or losses etc. of any nature.
- viii. Any unruly behavior/misbehavior in the examination hall may result in cancellation of candidature/ disqualification from this exam and also from future exams conducted by the Company.

5. APPLICATION FEE AND INTIMATION CHARGE (Non-refundable)- Excluding GST

Category of Applicant	Amount of Fees/ Intimation Charges - Excluding GST (Non-refundable)
SC/ ST/ OBC	Rs.300/-
GENERAL	Rs.1000/-

The candidate is required to pay the non-refundable application fee/Intimation charges irrespective of whether online test is conducted or not and even if the candidate is shortlisted or not for the interview.

5.1. 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 online test and interview.**
- 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 online Test/Interview.**

NOTE:

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

6. HOW TO APPLY: -

- i. **Candidates are required to apply Online through website www.cbhfl.com. No other means/ mode of application will be accepted.**
- ii. **Candidates are required to have a valid personal email ID and Contact No.** It should be kept active till completion of this recruitment project. Company may send call letters for Online test, GD, interview 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. **Under no circumstance, he/she should share/ mention email ID to/ or of any other person.**
- iii. Candidates should scan their photograph and signature, ensuring that both the photograph (4.5cmX3.5cm) and signature adhere to the required specifications as given in Annexure I to this Advertisement.
- iv. **Signature in CAPITAL LETTERS shall NOT be accepted.**
- v. Carefully fill in the necessary details in the Online Application Form at the appropriate places and submit the same Online.
- vi. 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.
- vii. 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.
- viii. 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.
- ix. **The name of the candidate and his/her father/husband etc. should be spelt correctly in the application as it appears in the certificates/ Mark sheets/photo identity proofs etc. Any change/alteration found may disqualify the candidature.**
- x. 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.**
- xi. **An online application which is incomplete in any respect such as without proper passport size photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid**
- xii. Any information submitted by an applicant 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.

NOTE:

- After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. **They should not send this printout to the Company.**
- Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee to avoid the possibility of disconnection/ inability/ failure to log on to the Company's website on account of heavy load on internet/website jam.
- Company does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Company.
- Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

Please note that 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, Centre of Examination, etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. Company will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.

7. CALL LETTERS FOR ONLINE TEST/ GD/ INTERVIEW

- i. The Centre, venue address, post applied for, date and time for examination, GD and interview shall be intimated in the respective Call Letter.

- ii. An eligible candidate should download his/her call letter from the link given on Company's website www.cbhfl.com by entering his/ her details and Password. No hard copy of the call letter/ Information Handout etc. will be sent by post/ courier.
- iii. Intimations will be sent by email to the email ID registered in the online application form for this project. Company will not take responsibility for late receipt/ non-receipt of any communication e-mailed/ sent via e-mail to the candidate due to change in email address, technical fault or otherwise beyond the control of the Company.
- iv. Candidates are hence advised to regularly keep in touch with the Company website for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process. Any request for change of centre, venue, date and time for examination, GD and interview shall not be entertained.

8. IDENTITY VERIFICATION

i. DOCUMENTS TO BE PRODUCED:

In the examination hall as well as at the time of interview, the 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/ Aadhaar card with a photograph 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 Examination/ interview. Ration Card will not be accepted as valid id proof for this project.**

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 photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. To avoid any dispute, name recorded at the time of registration should be similar and identical to authorized identity proof.

9. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and **should not suppress any material information while submitting online application.**

At the time of examination, GD, interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of -

- i. using unfair means or
- ii. impersonating or procuring impersonation by any person or
- iii. misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- iv. resorting to any irregular or improper means in connection with his/ her candidature or
- v. obtaining support for his/ her candidature by unfair means, or
- vi. carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - a. to be disqualified from the examination for which he/ she is a candidate
 - b. to be debarred either permanently or for a specified period from any examination conducted by Company
 - c. for termination of service, if he/ she has already joined the Company.

Important:

IBPS, the test conducting agency, would be analyzing the responses (answers) of individual candidates with other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by IBPS in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, in such cases Company reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.

10. USE OF MOBILE PHONES, PAGERS, CALCULATOR OR ANY SUCH DEVICES

- i. Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
- ii. Candidates are advised in their own interest not to bring any of the banned items including mobile phones/ pagers to the venue of the examination, as arrangement for safekeeping cannot be assured.
- iii. Candidates are not permitted to use or have in possession calculators in examination premises.

11. GENERAL INSTRUCTIONS

- i. Candidates will have to invariably produce and submit the requisite documents such as valid call letter, a photocopy of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of examination, GD and interview respectively.
- ii. Before applying for the mentioned Officer posts, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Candidates are therefore advised to carefully read this advertisement and follow all the instructions given for submitting online application.
- iii. A Candidate's admission to the examination/ shortlisting for GD &/or interview and/ subsequent process is strictly provisional. **The mere fact that the call letter(s)/ provisional allotment has been issued to the candidate does not imply that his/ her candidature has been finally cleared by Company.** Company would be free to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfill the eligibility norms and/or that he/she has furnished any incorrect/ false information/ certificate/documents or has suppressed any material fact(s). If candidature of any candidate is rejected for any reason according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. Such decisions shall be final and binding on the candidate. If any of these shortcomings is/are detected after appointment in Company, his/her services are liable to be summarily terminated.
- iv. Decision of the Company in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced for the purpose of the conduct of Examination, interview, verification etc. and any other matter will be final and binding on the candidate. No correspondence or personal enquiry shall be entertained by the Company in this context.
- v. Not more than one application should be submitted by any candidate.
In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited. Also, multiple attendance/appearances in examination and/interview will be summarily rejected/candidature cancelled.
- vi. The scribe arranged by the candidate should not be a candidate for the examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled.
- vii. Online applications once registered will not be allowed to be withdrawn and/or the application fee/intimation charges once paid will not be refunded nor be held in reserve for any other examination.
- viii. Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Bhopal.
- ix. **Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.**
- x. **Any request for change of address, details mentioned in the online application form will not be entertained.**

- xi. Any request for change of date, time and venue for online examination and interview will not be entertained.
- xii. **In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on Company's website shall prevail.**
- xiii. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet, etc. and in all correspondence with the Company in future should be identical and **there should be no variation of any kind.**
- xiv. A recent, recognizable photograph should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process or doubt about identity at any stage could lead to disqualification.
- xv. The possibility of occurrence of some problem in the administration of the examination 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 problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of Company. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- xvi. Reimbursement of actual To & Fro travelling expenses to the place of interview by sleeper class train for participating SC/ST candidates for the recruitment of Officer and Sr. Officer and by A/C 3 class for recruitment of Jr. Manager, Asst. Manager & Manager on production of original ticket or actual expenses incurred whichever is less.
- xvii. Company shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/ mention their application details with/to anyone.
- xviii. Appointment of provisionally allotted candidates is subject to his/her being declared medically fit, as per requirements of the Company and subject to service and conduct rules of the Company. Decision of Company will be final and binding on candidates.
- xix. Company reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection and provisional allotment etc.
- xx. **Intimations will be sent by email only to the email ID registered in the online application form.** Company shall not be responsible if the information/ intimations do not reach candidates in case of change in email address, technical fault or otherwise, beyond the control of Company. Candidates are advised to keep a close watch on the Company's website www.cbhfl.com for latest updates.
- xxi. In case of selection, candidates will be required to produce proper discharge certificate from the employer at the time of taking up the appointment.
- xxii. The selected candidate is liable to be posted, at the sole discretion of the Company and as per its exigencies, at any of the Company's branches/offices, anywhere in India.

12. ANNOUNCEMENTS

All further announcements/ details pertaining to this process will only be published/ provided on Company's website www.cbhfl.com from time to time under **Career section**.

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 Company 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 online test/ GD/ interview. The Company reserves the right to call only the requisite number of candidates for Online test/GD/ interview after preliminary screening/ short-listing with reference to the candidate's age, qualification, essential requirements, suitability, etc.

The Company reserves the right to reject any application/candidature at any stage or cancel the conduct of Online test /GD/ interview without assigning any reason.

GENERAL MANAGER

Date: 12.10.2020

GUIDELINES FOR SCANNING THE PHOTOGRAPH (4.5cmX3.5cm) & 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.
- Make sure that the picture is in colour, taken against a light coloured, preferably white background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable, religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of the file should be between 20kb – 50kb.
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50kb, then adjust the settings of the scanner such as the DPI resolution, no of colours, etc. during the process of scanning.

(ii) Signature Imaging :-

- The applicant has to sign on white paper with Black Ink Pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Call letter and wherever necessary.
- If the applicant's signature on the answer script at the time of the examination does not match the signature on the Call letter, the applicant will be disqualified.
- Dimensions 140 x 60 pixels (preferred)
- Size of the file should be between 10kb – 20kb.
- Ensure that the size of the scanned image is not more than 20kb.
- **Signature in CAPITAL LETTERS shall NOT be accepted**

(iii) Scanning the photograph & signature :-

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch).
2. Set the colour to True Colour
3. File size as specified above
4. 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).
5. 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 MSWindows/ MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb and 20kb respectively by using MSPaint 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 editors also.

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

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

(iv) Procedure for uploading the Photograph and Signature :-

- (i) There will be two separate links for uploading Photograph and Signature.
- (ii) Click on the respective link 'Upload Photograph/ Signature'.
- (iii) Browse and select the location where the scanned photograph/ signature file has been saved.
- (iv) Select the file by clicking on it.
- (v) Click the upload button.

Your Online Application will not be registered unless you upload your photograph and signature as specified.

Note :-

1. In case the face in the photograph or signature is unclear, the candidate's application may be rejected.
2. After registering online, candidates are advised to take a printout of their system generated online application forms.
3. In case, the photograph or signature is unclear, the candidate may edit his application and re-upload his photograph or signature.

ANNEXURES - FORMS

FORM OF CERTIFICATE TO BE PRODUCED BY A CANDIDATE BELONGING TO SCHEDULED CASTE OR SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM.

I.This is to certify that Sri / Smt / Kum* _____ son / daughter*
of _____ of village / town* _____ in
District / Division* _____ of the State / Union Territory* _____ belongs to the
_____ Caste/Tribe* which is recognized as a Scheduled Caste/ Scheduled Tribe* under :

- * The Constitution (Scheduled Castes) Order, 1950 ;
- * The Constitution (Scheduled Tribes) Order, 1950 ;
- * The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
- * The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;

[as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act, 1987.].:

- * The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
- * The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
- * The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
- * The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
- * The Constitution (Pondicherry) Scheduled Castes Order 1964;
- * The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
- * The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
- * The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
- * The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
- * The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
- * The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
- * The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
- * The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
- * The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
- * The Constitution (ST) Orders (Second Amendment) Act,1991 ;
- * The Constitution (ST) Orders (Amendment) Ordinance, 1996;
- * The Scheduled Caste and Scheduled Tribes Orders (Amendment) Act 2002;
- *The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
- *The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
- *The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002].

.....2

2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons , who have migrated from one State / Union Territory Administration.

This certificate is issued on the basis of the Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / Smt / Kumari* _____ Father /Mother* of Sri / Smt / Kumari* _____ - _____ of village / town _____ in District/Division* _____ of the State/Union Territory* _____ who belong to the _____ Caste / Tribe* which is recognized as a Scheduled Caste/Scheduled Tribe* in the State/Union Territory* issued by the _____ [Name of the authority] vide their order No. _____ dated _____.

3. Shri/Smt/Kumari* _____ and/or* his/her* family ordinarily reside(s) in village/town* _____ of _____ District / Division* of the State / Union Territory* of _____

Signature _____

Designation _____

Place: _____ [With seal of Office]
Date : _____ State/Union Territory

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

- * Please delete the words which are not applicable.
Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector/I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.
2. Chief Presidency Magistrate/ Additional Chief Presidency Magistrate / presidency Magistrate.
3. Revenue Officer not below the rank of Tehsildar.
4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

FORM OF CERTIFICATE TO BE PRODUCED BY
OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT
TO POSTS UNDER THE GOVERNMENT OF INDIA

This is to certify that Sri / Smt. / Kumari _____ son/daughter of _____ of village/Town _____ District/Division _____ in the State/ Union Territory _____ belongs to the _____ community which is recognized as a backward class under the Government of India, Ministry of Social Justice and Empowerment's Resolution No. _____ dated _____. * Shri/Smt./Kumari _____ and/or his/her family ordinarily reside(s) in the _____ District/Division of the _____ State/Union Territory. This is also to certify that he/she does not belong to the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the Government of India, Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated 8-9-1993 **.

Dated : _____ District Magistrate

Deputy Commissioner etc.

Seal

* - the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

** - As amended from time to time.

Note:- The term "Ordinarily" used here will have the same meaning as in Section 20 of the Representation of the People Act, 1950.

The Prescribed proforma shall be subject to amendment from time to time as per Government of India Guidelines.

FORM-I

Disability Certificate

(In cases of amputation or complete permanent paralysis of limbs and in cases of blindness)
(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size
Attested
Photograph
(Showing face
only) of the
person with
disability

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri

_____ Date of Birth (DD / MM / YY) ____

Age _____ years, male/female Registration No. _____ permanent resident of House

No. _____ Ward/Village/Street _____ Post Office

_____ District _____ State _____, whose photograph is affixed above,

and am satisfied that :

(A) he/she is a case of :

- Iocomotor disability
- Blindness

(Please tick as applicable)

(B) The diagnosis in his/her case is _____

(A) He/She has _____% (in figure) _____ percent (in words) permanent physical impairment/blindness in relation to his/her _____ (part of body) as per guidelines (to be specified)

2. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

Signature/Thumb
impression of the
person in whose
favour disability
certificate is
issued.

FORM - II
Disability Certificate
(In case of multiple disabilities)
(Prescribed proforma subject to amendment from time to time)
(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability
--

Certificate No. :

Date :

This is to certify that we have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Sh
_____ Date of Birth (DD / MM / YY) _____
Age _____ years, male/female _____ Registration No. _____ permanent resident
House No. _____ Ward/Village/Street _____ Po
Office _____ District _____ State _____, whose photograph is affix
above, and are satisfied that :

(A) He/she is a Case of Multiple Disability. His/her extent of permanent physical impairment/disability has been evaluated as per guidelines (to be specified) for the disabilities ticked below, and shown against the relevant disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (to be specified), is as follows

In figures :- _____ percent

In words :- _____ percent

2. This condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) _____

@ - e.g. Left/Right/both arms/legs

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

Signature/Thumb impression of the person in whose favour disability certificate is issued.

FORM - III

Disability Certificate

(In cases other than those mentioned in Form I and II)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size Attested Photograph (Showing face only) of the person with disability
--

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri
 _____ Date of Birth (DD / MM / YY) ____ ____
 Age _____ years, male/female _____ Registration No. _____ permanent resident of
 House No. _____ Ward/Village/Street _____ Post
 Office _____ District _____ State _____, whose photograph is affixed
 above, and am satisfied that he/she is a Case of _____ disability. His/her extent of percentage
 physical impairment/disability has been evaluated as per guidelines (to be specified) and is shown against the relevant
 disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Low vision	#		
3	Blindness	Both Eyes		
4	Hearing impairment	£		
5	Mental retardation	X		
6	Mental-illness	X		

(Please strike out the disabilities which are not applicable.)

2. The above condition is progressive/non-progressive/likely to improve/not likely to improve.

3. Reassessment of disability is :

(i) not necessary,

Or

(ii) is recommended / after _____ years _____ months, and therefore this certificate shall be valid till (DD / MM / YY) _____

@ - e.g. Left/Right/both arms/legs

- e.g. Single eye / both eyes

£ - e.g. Left / Right / both ears

4. The applicant has submitted the following documents as proof of residence :-

Nature of Document	Date of Issue	Details of authority issuing certificate

(Authorised Signatory of notified Medical Authority)
(Name and Seal)

Countersigned

{Countersignature and seal of the
CMO/Medical Superintendent/Head of
Government Hospital, in case the
certificate is issued by a medical
authority who is not a government
servant (with seal)}

Signature/Thumb
impression of the
person in whose
favour disability
certificate is issued.