

Start your Banking Career with Indian Overseas Bank

Candidates with minimum 60 % Marks in Graduation & Age between 20 & 28 years (as on 01.09.2013) can apply online after payment of Intimation Charges.

APPLY ONLINE
(10.07.2013 TO
29.07.2013)

For Online registration
<http://www.iob.in/Careers.aspx>

Tentative Date of Online
Examination: 01.09.2013

ONLINE EXAMINATION
CONDUCTED EXCLUSIVELY
FOR IOB

Candidates who have cleared the Online examination as per the Cut-off mark decided by the Bank will be called for Interview

INTERVIEW

Candidates who have cleared the Online examination & Interview as per the Cut-off mark decided by the Bank will be selected for the One year PGDBF Programme

Course Fee of Rs. 3.30 Lacs (plus applicable Service Tax) has to be borne by the Candidates. (Education Loan can be availed from the Bank)

9 MONTHS TRAINING
@ IOB MANIPAL
SCHOOL OF BANKING,
BANGALORE

3 MONTHS
INTERNSHIP @ BANK
BRANCHES

JOIN THE BANK AS
PROBATIONARY OFFICER IN
JMGS I



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PROGRAMME DETAILS

Introduction:

Indian Overseas Bank, a Nationalized Bank with pan India presence has entered into a MoU with Manipal Global Education Services Private Ltd (MaGE), Bangalore a leader in education field to provide World Class training in Banking and Finance to prospective candidates aspiring to join Indian Overseas Bank as Probationary Officers so that they are fully equipped to discharge their duties effectively from day one of joining the services of the bank.

Eligibility Criteria: (As on 01.09.2013)

Graduation from a recognised University/Institution **with minimum 60% Marks**. (For Candidates belonging to SC/ST/PC category **minimum 55% Marks**). Graduation results should be declared by the University/Institution on or before 01.09.2013.

Age (As on 01.09.2013):

Minimum Age: 20 Years; **Maximum Age:** 28 Years. Relaxation in maximum age for SC/ST/OBC/PC/Ex-Servicemen will be as per extant Government Guidelines.

Application Fees/Intimation Charges (Non Refundable):

General / OBC candidates : ` 500.00

SC / ST / PC candidates : ` 50.00

Admission to the Programme:

All the eligible candidates who have submitted their online application properly in time will be administrated an Online Examination which will be Objective in nature followed by an interview for candidates successful in the Online Examination.

Interview:

Mere eligibility/ pass in the Online Examination shall not vest any right in a candidate for being called for Interview. Depending upon the number of vacancies, only those candidates who rank sufficiently high in the order of merit in Online Examination, as per the cut-off marks decided by the Bank will be called for the Interview. The Interview will carry 50 Marks. Minimum qualifying marks in the Interview will be 22.50 marks for General Category and 20.00 marks for SC/ST/OBC/PC Candidates.

Final selection will be made on the basis of total marks obtained by the candidates in the Online Examination & Interview and will be strictly according to the merit ranking. The candidates belonging to SC/ST/OBC/PC will be given relaxation in marks as per extant Government Guidelines. The Bank reserves the right to change the selection procedure, if necessary.

Course details - One Year Course:

The selected students will be undergoing nine month class room training programme at Indian Overseas Bank Manipal School of Banking (IOBMSB), Bangalore and followed by three months internship at any of the Bank Branches.



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The course and the curriculum will be specially tailored to meet Bank's requirements. The curriculum will include courses related to Banking areas apart from General Management subjects, and also on various types of soft skills, proper grooming, etc.

Various Bank specific processes including training on the Bank's technology platform will be incorporated within the curriculum itself. The compulsory 3-months internship will be at any of our Bank Branches which will provide on-the-job training to the students and also provide them the real-life work experience.

Final placement at Indian Overseas Bank:

All students after successful completion of the course will be awarded the "**POST-GRADUATE DIPLOMA IN BANKING AND FINANCE**" from Manipal University at a convocation ceremony where they shall also be handed over the final appointment letters from the Bank. Accordingly, they will be finally absorbed in the Bank as Probationary officers in JMGS-I and can be posted anywhere in India as per Bank's discretion.

Emoluments on final placement:

After successful completion of the Post Graduate Diploma in Banking and Finance in the Manipal University and subsequent placement in Indian Overseas Bank, candidates will draw a salary as applicable to Junior Management Grade Scale I which is presently in the scale of **Rs. 14500-600x7/18700-700x2/20100-800x7/25700**. They will also be eligible for DA, HRA & CCA, as per rules in force from time to time.

At present, the initial yearly emoluments (salary component only) of Junior Management Grade/ Scale I Officer, including DA, HRA, and CCA are approximately ` 3.5 lacs in a Metropolitan Centre.

Apart from the salary component, officers will be benefited by other perquisites as per their eligibility.

Fee structure:

The fees for this Course will be `3.30 lacs (all inclusive of boarding, Lodging and course fees, other fees, etc.) plus service taxes, as applicable to be paid by the student as scheduled below:

1	Within 20 days of the commencement	Rupees One lac ten thousand only (Rs.1,10,000/-) plus applicable taxes
2	Within 20 days of the commencement of 2nd Trimester for a particular batch of PGD(B&F) course	Rupees One lac ten thousand only (Rs.1,10,000/-) plus applicable taxes
3	Within 20 days of the commencement of 3rd Trimester for a particular batch of PGD(B&F) course	Rupees One lac ten thousand only (Rs.1,10,000/-) plus applicable taxes



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However, students can finance the course fees by availing an Education Loan which will be granted by Indian Overseas Bank under “**Vidya Jyoti**” Scheme. Thus the Students can obtain a high quality specialized course in Banking and Finance without any monetary burden on them and fully financed by the Bank.

Stipend during the Course:

Stipend: `2,500/- p.m. during the nine months Campus Training, and `10,000/- p.m. during the three months internship period.

Service Bond:

All selected students, at the time of their joining the course itself, will have to execute a service Bond for serving a minimum of 5 years in the Bank i.e. from the date of their joining Bank’s service or else, shall pay back to the Bank the full amount of stipend received by him / her during the program, a notional amount of `2 lac towards the cost of on-the-job training and also liquidate the entire Educational loan outstanding at that point of time at the prevailing card rate from the date of availing the Loan. From the 6th year onwards, any officer leaving the Bank’s service will have to clear his/her outstanding educational loan dues at the applicable card rate.

Campus:

The programme offered at the Manipal University, Bangalore Campus is fully residential and the participants would be necessarily staying in the campus. Apart from professional studies, the campus life would be an essential part of the training of the participants.

Medical Help:

A doctor and clinic would be available at appointed hours in the campus for providing medical assistance to the students, as required.



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CURRICULUM

The PGDBF would be a one-year programme comprising of four trimesters of 13 weeks each. First three trimesters would be conducted at Indian Overseas Bank Manipal School of Banking, Bangalore. The fourth trimester would be devoted to internship to be pursued by the participant at a designated branch of Indian Overseas Bank.

COURSE STRUCTURE OF POST GRADUATE DIPLOMA IN BANKING & FINANCE

First Trimester	
S No	Course
1	Managerial Communication I
2	Behavioral Program I
3	IT in Banking & Core Banking - 1 (CROWN - 1)
4	Managerial Economics
5	Business Mathematics & Statistics
6	Accounting & Financial Management
7	Introduction to Banking, Deposits & Remittances
8	General Management
Second Trimester	
S No	Course
1	Managerial Communication II
2	Behavioral Program II
3	Core Banking - 2 (CROWN 2)
4	Banking Laws
5	Basics of Lending
6	Banking - Allied Services
7	Retail Banking
8	Financial Analytics
Third Trimester	
S No	Course
1	Sales and Relationship Management
2	Credit Risk Management
3	Core Banking - 3 (CROWN - 3)
4	Trade Finance & Cash Management Services
5	Recovery Management
6	Financial Planning & Wealth Management
7	Treasury Management & Foreign Exchange
8	Development Banking
Fourth Trimester	
S No	Course
1	Project at Indian Overseas Bank

CROWN – Corebanking Resources Over Widearea Network



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Total Course Credits

1 st Trimester	19
2 nd Trimester	19
3 rd Trimester	22
4 th Trimester	10
Total	70

The Course curriculum, course contents and course structure may however undergo change as per decision and requirements from time to time as agreed by Indian Overseas Bank, Manipal Global Education Services Private Ltd and approved by Manipal University.

PROGRAMME DELIVERY

1. Programme conduct details:

Classes will be held five days a week from Monday to Friday with Saturday devoted to e-learning / co-curricular activities and Sunday being a weekly holiday. Apart from the regular classes, the programme participants would be required to take part in additional curricular and extra-curricular activities. Programme delivery will be in the form of class room lectures, tutorial discussions, seminars, laboratory work, assignments, case studies, library research projects and other exercises. Considerable emphasis will be placed on self learning by the participants. Co-curricular activities will form an essential part of the learning process.

2. Attendance requirements:

It is mandatory for all participants to take part in all curricular and co-curricular activities. They would be required to attend 100% classes. Leave of absence would be given only on extreme compassionate grounds with the specific permission of the Competent Authority/Officer In-charge.

3. Award of Post-Graduate Diploma:

A Postgraduate diploma in Banking and Finance will be conferred on a participant on his / her successful completion of the programme. However, for award of the postgraduate diploma, **a participant has to fulfil the following requirements:**

1. He/she should have taken and passed in each course of study as prescribed in the curriculum to earn the minimum number of credits specified for that particular course.
2. He/She would become eligible for the award of a diploma on acquiring minimum required credits at the end of the programme.
3. He/she should have satisfactorily fulfilled other academic requirements (as specified in the course of Study/ curriculum) like practical training, work visits, seminar, project etc.



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RULES AND REGULATIONS

1. Guidelines for discipline:

Indian Overseas Bank is a leading Public Sector Bank. Manipal Group is the national leader in the field of education. Therefore, it is imperative that all members are expected to adhere to the Code of Conduct that is expected from the Participants. It is incumbent upon all to maintain consistent standards of personal conduct.

The participants would be expected to maintain proper decorum both in the Academic Block and in the Hostel. They would also be required to behave in a responsible manner when they are outside the campus. Suitable instructions on various issues would be passed on to the participants from time to time by posting these on the notice boards. All participants are advised to read these notices regularly. Some of the important points for compliance on issues of general nature are enumerated in the succeeding paragraphs.

2. List of prohibited articles / acts:

- a. Consumption of Alcoholic beverages, cigarettes, tobacco in any form and chewing gum is strictly prohibited in the Campus and also in the Hostel. Participants are also not permitted to come to the hostel after consuming alcohol from outside.
- b. Fireworks are not permitted in the campus or the hostel.
- c. Holi colors are not permitted inside any building. Holi will be celebrated only in open spaces specified by the authorities.
- d. Possession, consumption and offering of narcotic drugs in any form are totally prohibited. Any violation will invite severe disciplinary action.
- e. Stealing or unauthorized possession of items belonging to any other person would be viewed seriously.
- f. Possession, accessing it over the internet or displaying of any pornographic material in any form will invite severe disciplinary action.
- g. Mobile phones are not permitted inside the academic blocks.
- h. No private conveyance like motorcycle/scooter/car, etc is permitted in the Campus.

3. Interaction among Programme participants:

The programme will be attended by both ladies and gentlemen. All gentlemen are expected to show due courtesy to the ladies. Any violation of decorum would be viewed seriously.

4. Punctuality:

Programme participants are expected to be punctual for classes and all other organized activities by the Manipal University.

5. Dress Code:

The participants should abide by the following dress code: -

Gentlemen

- a. Formal office trousers and shirts with a tie. Most acceptable colors for trousers would be black, brown, blue and grey. Preferable pastel colors for shirts.
- b. Suits for formal occasions.
- c. Formal footwear
- d. Well groomed.



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Ladies

- Silk or cotton (starched) sari
- Formal western wears (formal trousers/skirts with a top or a jacket) or Salwar kameez.
- Formal footwear.
- Well groomed.

Hostel Rules:

The participants should abide by the Code of conduct and Rules and Regulations for Hostel stipulated by the Authorities of the Institution.

Conclusion:

These instructions are by no means comprehensive. All Students admitted to the course are provided with a Participant Handbook and a copy of the discipline rules & regulations, which they have to abide by at all times during the programme. Any issue, not expressly provided herein, would rest at the absolute discretion of the Indian Overseas Bank / Manipal University authorities who also reserve the right to modify these instructions.



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