



Recruitment Cell, Human Resources Wing
Head Office, 112, J C Road, Bengaluru - 560 002
E-mail: horecruitment@canarabank.com www.canarabank.com

RP /4/2024

APPOINTMENT OF INTERNAL OMBUDSMAN AND DEPUTY INTERNAL OMBUDSMAN ON CONTRACT BASIS

CANARA BANK, a leading Public Sector Bank with Head Office at Bengaluru and having global presence with over 9600 branches invites applications from eligible Indian citizens for appointment for the post of **Internal Ombudsman and Deputy Internal Ombudsman on contract basis**.

Eligible candidates are requested to apply Online through the link given in Bank's website www.canarabank.com

Please read this advertisement carefully and ensure your eligibility before submitting application.

Important Dates	
Event	Date
Opening date for submission of application	24.10.2024
Closing date for submission of application	06.11.2024

1. DETAILS OF POST:

Name of the Post	Internal Ombudsman	Deputy Internal Ombudsman
Number of Posts	01 (One)	01 (One)

2. ELIGIBILITY CRITERIA & OTHER DETAILS:

Date of Reckoning for eligibility	As on 01.10.2024 (inclusive).
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NAME OF THE POST	INTERNAL OMBUDSMAN	DEPUTY INTERNAL OMBUDSMAN
ELIGIBILITY	<p>The Internal Ombudsman shall either be a retired or serving officer, in the rank equivalent to a General Manager or equivalent of another bank / Financial Sector Regulatory Body/NBSP/NBFC/CIC.</p> <p>The Internal Ombudsman shall previously not have been employed, nor presently working in Canara Bank or related parties.</p>	<p>The Deputy Internal Ombudsman shall either be a retired or serving officer, not below the rank of Deputy General Manager of another bank / Financial Sector Regulatory Body /NBSP / NBFC / CIC, having necessary skills.</p> <p>The Deputy Internal Ombudsman shall previously not have been employed, nor presently working in Canara Bank or related parties.</p>
AGE	He/she shall not be over 70 years of age before the completion of the tenure	He/she shall not be over 70 years of age before the completion of the tenure
EXPERIENCE	He/she should possess necessary skills and experience of minimum seven years of working in areas such as banking, non-banking finance regulation, supervision, payment and settlement systems, credit information or consumer protection.	He/she should possess necessary skills and experience of minimum five years of working in areas such as banking, non-banking finance regulation, supervision, payment and settlement systems, credit information or consumer protection.

TENURE OF INTERNAL OMBUDSMAN/DEPUTY INTERNAL OMBUDSMAN
<p>The tenure of the Internal Ombudsman/Deputy Internal Ombudsman shall be a fixed term of 3 years.</p> <p>The Internal Ombudsman/Deputy Internal Ombudsman shall not be eligible for reappointment or for extension of term in the same Bank.</p> <p>The Principal Nodal Officer or the Nodal officer, liaising with the offices of Banking Ombudsman, shall not act as Internal Ombudsman/Deputy Internal Ombudsman or vice versa, even during the temporary absence of either.</p>

3. ROLES AND RESPONSIBILITIES:

1. The Internal Ombudsman/Deputy Internal Ombudsman shall not handle complaints received directly from the complainants or members of the public but deal with the complaints that have already been examined by the Bank but have been partly or wholly rejected by the Bank.
2. The following types of complaints shall be outside the purview of these Directions and shall not be handled by the Internal Ombudsman/Deputy Internal Ombudsman:
 - a) Complaints related to corporate frauds, misappropriation etc., except those resulting from deficiency in service, if any, on the part of the Bank;
 - b) References in the nature of suggestions and commercial decisions of Bank. However, service deficiencies in cases falling under 'commercial decisions' will be valid complaints for the Internal Ombudsman/Deputy Internal Ombudsman;
 - c) Complaints / references relating to (i) Internal Administration, (ii) Human Resources, or (iii) pay and emoluments of staff in the Bank;

- d) Complaints which have been decided by or are already pending in other for a such as the Consumer Disputes Redressal Commission, courts, etc.;
- e) Disputes for which remedy has been provided under Section 18 of the Credit Information Companies (Regulation) Act, 2005.

The Bank shall forward all rejected / partially rejected complaints under the categories (a) and (b) above to the Internal Ombudsman/s Deputy Internal Ombudsman. The Internal Ombudsman/Deputy Internal Ombudsman shall look for inherent deficiency in service in such cases and take a view whether any of these complaints can be exempted under (a) and / or (b) above as decided by the Bank.

3. Complaints that are outside the purview of these Directions shall be immediately referred back to the Bank by the Internal Ombudsman/Deputy Internal Ombudsman.
4. The Internal Ombudsman/Deputy Internal Ombudsman shall analyse the pattern of complaints such as product / category wise, consumer group wise, geographical location wise, etc., and suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level changes in the Bank. The Internal Ombudsman/Deputy Internal Ombudsman shall examine the complaints based on records available with the Bank, including any documents submitted by the complainant and comments or clarifications furnished by the Bank to the specific queries of the Internal Ombudsman/Deputy Internal Ombudsman. The Internal Ombudsman/Deputy Internal Ombudsman may seek additional information and documents from the complainant, through the Bank. In the case of CICs, the Internal Ombudsman/Deputy Internal Ombudsman may seek additional information from the concerned Credit Institution/s (CI) through CIC. The Internal Ombudsman/Deputy Internal Ombudsman must record a “reasoned decision” in each case.
5. The Internal Ombudsman/Deputy Internal Ombudsman may hold meetings with the concerned functionaries of the Bank and seek any record / document available with the Bank that are necessary for examining the complaint and reviewing the decision. The Bank shall furnish all records and documents sought by the Internal Ombudsman/Deputy Internal Ombudsman to enable expeditious resolution of the complaints without any undue delay.
6. The Internal Ombudsman/Deputy Internal Ombudsman shall, on a quarterly basis, analyse the pattern of all Complaints received against the Bank, such as entity-wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the Bank for policy intervention, if so warranted.
7. The Internal Ombudsman/Deputy Internal Ombudsman shall not represent the Bank in legal cases before any court or fora or authority.
8. In cases of conciliation, where the decision of the Internal Ombudsman/Deputy Internal Ombudsman is accepted by the complainant, a statement showing the terms of agreement duly signed by the complainant, shall be kept on record.

REPORTING RELATIONSHIP

INTERNAL OMBUDSMAN	DEPUTY INTERNAL OMBUDSMAN
He / She shall report to the Managing Director / Executive Director of the Bank handing customer grievances.	The Deputy Internal Ombudsman shall functionally report to the Internal Ombudsman, who will be the final authority / decision-making authority while dealing with the complaints. In the temporary absence of the Internal Ombudsman, not exceeding a period of 15 working days, the Deputy Internal Ombudsman may function as the Internal Ombudsman for the limited purpose of reviewing the rejected complaints.

4. OTHER TERMS AND CONDITIONS OF EMPLOYMENT APPLICABLE TO THE POST:

COMPENSATION / PERQUISITES	Remuneration / Pay Compensation will be market linked and will not be a limiting factor for a suitable candidate and can be negotiated. Income tax, professional tax, any other tax/statutory liability shall be borne by the appointed executive.
TENURE OF APPOINTMENT	The tenure of the Internal Ombudsman/Deputy Internal Ombudsman is for a Fixed term of three years.
WORKING HOURS	The working hours of the Bank shall be the usual hours as applicable on all days except 2nd / 4th Saturdays, Sundays and holidays declared under NI Act.
LOCATION	Canara Bank, Head Office, Bengaluru. However, the Bank reserves the right to post the executive at any office of the Bank or to any place as per requirement of the Bank.
LEAVE	He/she shall be entitled to avail 12 Casual Leave for every calendar year of contract. Out of which not more than four days can be taken at a time. Un-availed Casual Leave for each contract year shall lapse at the end of the contract year. During the first contract year, he/she shall earn Casual Leave on pro-rata basis @ one day for each completed month or part thereof. In addition, appointee will be entitled for 15 days of leave in a calendar year. However, if his/her absence exceeds eligible leave, proportionate amount will be deducted for each day of absence over and above the permissible leave from the consolidated payment.
TA/HA BENEFITS	In case he / she is required to travel on outstation duty, he / she shall be eligible for allowance at par with Chief General Manager in TEG Scale VIII/ General Manager in TEG Scale VII / Deputy General Managers in TEG Scale VI of the Bank as the case may be in which he / she was serving / retired.
CREDIT HISTORY	The candidate applying shall ensure that, they maintain a healthy Credit history and shall have a minimum CIBIL score of 650 or above at the time of joining the Bank. The minimum credit score will be as per the Recruitment policy of the Bank, amended from time to time. Those candidates whose CIBIL status has not been updated before the date of joining, have to either get the CIBIL status updated or produce the NOCs from lender to the effect that there is no outstanding with respect to the accounts adversely reflected in the CIBIL, failing which the letter of offer may be withdrawn / cancelled. The final discretion in this regard remains with the Bank.
RESERVATION	Since we propose to appoint one Internal Ombudsman and Deputy Internal Ombudsman, these posts are declared unreserved.

OTHER TERMS AND CONDITIONS	<p>The terms & conditions of Appointment is whole and simple governed by provisions of the contract and the Appointment shall not be construed as an employment in the Bank and the provisions of PF/Gratuity/pension, etc shall not apply in this case.</p> <p>No other allowance/payment/benefit/facility from the Bank other than what has been specifically mentioned shall be payable.</p> <p>On completion of the contractual period, his/her Appointment shall automatically come to an end. There will not be a need for issuance of communication by the Bank for termination of the contract after the above said period.</p> <p>He/she shall be required to execute the Fidelity & Secrecy Bond under which he / she shall agree not to disclose any information/data which he/she is privy to while in the contract Appointment and shall take reasonable security measures to prevent accidental disclosure.</p>
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5. SELECTION PROCEDURE:

The selection is proposed to be undertaken on the basis of screening/shortlisting and/or interview/interaction.

However, Bank may decide the modalities of selection depending on the number/scope of applications received.

Screening/shortlisting will be based on the eligibility criteria, qualifications, suitability/experience, etc. submitted with the application. Candidates to the extent of required number only will be called for interview/interaction.

The candidature after preliminary screening and without verification of documents will be provisional and will be subject to verification of all details/documents with the originals when a candidate reports for personal interaction (if called).

Selection will be on the basis of marks secured by the candidate in the interview, in order of merit.

Maximum marks for interview would be 100.

Minimum marks for passing would be 70.

Only such shortlisted candidates who qualify in personal interaction/interview and are sufficiently high in the merit list will be shortlisted for final selection.

Appointment of selected candidate is subject to his/her being declared medically fit as per the requirement of the Bank.

Decision of Bank in all matters regarding eligibility, selection etc. would be final and binding on the candidates. No representation or correspondence whatsoever will be entertained by the Bank in this regard.

Mere fulfilling minimum qualifications and experience will not vest any right in the candidate for being called for interview.

Bank reserves the right to shortlist requisite number of candidates and only those shortlisted candidates will be called for interview/interaction as decided by the Bank. No correspondence will be entertained in this regard.

The Bank would be free to reject the candidature of any candidate at any stage of the 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. No correspondence will be entertained in this regard. If any of the above shortcoming(s) is/are detected even after appointment, his/her contract is liable to be terminated without any notice.

The venue, date & time for interview/interaction, will be informed to the shortlisted candidates in the call letter and candidates have to attend the interview/interaction at their own cost. The call letter will be sent by E-mail only. The details of shortlisted candidates for Interview/ Interaction or any other process will be uploaded in our website. Request for change of Centre will not be entertained.

However, the Bank reserves its right to change / add / cancel the selection process & schedule at its discretion, under unforeseen circumstances, if any. Changes, if any, will be announced in our website / by E-mail. Bank will not be responsible for late receipt / non receipt of any communication from the Bank. Hence, candidates are requested to check their E-mail and Bank's website regularly, to keep track of the process.

6. HOW TO APPLY:

Guidelines for filling online application:

- (i) Candidates are required to apply online through Bank's official website www.canarabank.com → Career → Recruitment → RP - 4/2024 - APPOINTMENT OF INTERNAL OMBUDSMAN AND DEPUTY INTERNAL OMBUDSMAN ON CONTRACT BASIS . No other means/ mode of application will be accepted.
- (ii) Candidates are required to have a valid personal E-mail ID and Mobile Number. It should be kept active till completion of this selection process. All the communication will be sent to the candidates to their respective E-mail ID only.
- (iii) Candidates are advised to carefully fill in the online application as no change in any of the data filled in the online application will be permitted after submission.
- (iv) After final submission, the candidates are advised to take a printout of the system generated online application form.

Guidelines for Scanning and Upload of Documents:

Before applying online, candidate will be required to have a scanned (digital) image of his/her photograph, signature and Resume as per the specifications given below.

Photograph Image: (4.5cm × 3.5cm)

- Photograph must be a recent passport size colour picture. File type: jpg/ jpeg.
- 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"

Public

- 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.

Signature:

- The applicant has to sign on white paper with Black Ink pen. File type: jpg/ jpeg.
- 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 20 kb

Resume:

- The document must be in pdf format.
- Page size of the document to be A4.
- Size of the file should not be exceeding 500 KB
- In case of Document being scanned, please ensure it is saved as PDF and size not more than 500 KB as PDF. If the size of the file is more than 500KB, then adjust the setting of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning. Please ensure that Documents uploaded are clear and readable.

Public

Note:

- **Signature in CAPITAL LETTERS shall NOT be accepted.**
- **Ensure that Photo, Signature and Resume are uploaded at the specified spaces only in the online application form.**

Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ resume, 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/MS Office can easily obtain documents in .jpeg format by using MS Paint or MS Office Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

Guidelines for Uploading the documents:

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, and Resume

- Click on the respective link “Upload Photograph / Signature / Resume”
- Browse and Select the location where the Scanned Photograph / Signature / Resume has been saved.
- Select the file by clicking on it
- Click the ‘Open/Upload’ button.
- Click Preview to confirm the document is uploaded and accessible properly before submitting the application. If the file size and format are not as prescribed, an error message will be displayed.
- Once uploaded/ submitted, the Documents uploaded cannot be edited/ changed.
- After uploading the photograph/ signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph, signature or resume is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph/ signature/ resume, prior to submitting the form.

Note:

- (1) In case the face in the photograph or signature or resume is unclear / smudged the candidate’s application may be rejected.
- (2) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate’s application will be rejected.
- (3) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

7. DOCUMENTS TO BE SUBMITTED WHEN CALLED FOR INTERACTION/ INTERVIEW:

When called for Interview/Interaction, candidates have to produce the originals for verification with one set self-attested photo copies of the following documents. Candidates will not be allowed to appear for Interview/Interaction without production of the original documents.

- Proof of Date of Birth (copy of the Date of Birth Certificate / SSC / SSLC/ X Standard/ XII Standard certificate with DOB)
- Copy of the Photo identity proof
- Certificates of Graduation/ Post Graduation.
- Certificates of other qualifications, if any.
- Copy of Certification as stipulated under Eligibility Criteria - Educational Qualification.
- Copies of experience certificates specifying designation / job profile, period of service (with specific dates) from previous, present employers. **Please note that work experience certificate should contain the designation, period of service and detailed job profile.**
- Candidates serving in Government /Quasi Government offices, PSUs including Nationalized Banks/ Financial Institutions should produce “No Objection Certificate” from their employer at the time of Interview/ Interaction.
- Candidates who are retired should submit a copy of the relieving order/ Discharge Certificate.
- A copy of the Resume uploaded at the time of online registration.
- Any other relevant documents deemed fit or called for by the Bank.

8. CALL LETTERS:

The shortlisted candidates only will be called for the Interview and their details and schedule for Interview will be made available in Bank's website www.canarabank.com -> Careers -> Recruitment -> RP 2/2024 - APPOINTMENT OF INTERNAL OMBUDSMAN AND DEPUTY INTERNAL OMBUDSMAN ON CONTRACT BASIS. All the communications viz., call letters for Interview etc., will be sent **only to the E-mail ID** provided by the candidate in the application.

Bank will not be responsible for late receipt / non-receipt of call letter / any communication due to technical reasons. Hence candidates are requested to keep track of their application status by visiting Bank's website as well as checking their E-mail account from time to time during the selection process. For any queries regarding the application status, the candidate may reach us on 080 2211 6922 from 1000 hr to 1700 hr on all working days.

9. GENERAL INSTRUCTIONS:

1. Candidates have to apply online through the link provided in the Bank's website www.canarabank.com.
2. Before submitting the application form, the candidates must ensure that they fulfil all the eligibility criteria with respect to age, educational qualification, experience, etc.
3. The details of the candidate should be spelt as it appears in the certificates / mark sheets. Any change / alteration found may result in disqualification of candidature.
4. In case the candidate has changed his/her name, the changed name should be as per the Gazette Notification / Marriage Certificate.
5. Candidates should take utmost care to furnish the details while filling in application.
6. Bank reserves right to reject ineligible candidate's applications at any stage of the selection process.
7. While applying for the post, the candidate will be required to provide details regarding criminal case(s) pending against him/her, if any. The Bank may also conduct independent verification, inter alia including verification of police records etc. The Bank reserves right to deny the Appointment depending upon such disclosures and/or independent verification.
8. All further announcements/Addendum or Corrigendum(if any)/ details pertaining to this process will only be published/ provided on Bank's authorised website www.canarabank.com ->Careers-> Recruitment link from time to time. All notifications/ communication placed on the Bank's website shall be treated as intimation to all the candidates who have applied for the said project. No separate communication/ intimation will be sent to the candidates who are not shortlisted/ not selected in the process
9. Candidates belonging to reserved category including, for whom no reservation has been mentioned, are free to apply for vacancies announced for unreserved category provided they fulfil all the eligibility conditions applicable to unreserved category.
10. Applications which are incomplete in any respect, such as without proper passport size photograph, signature, profile uploaded in the online application form will not be considered as valid and will be rejected. No further communication will be made in this regard. Incomplete applications / applications without supporting documents will be rejected outright. Bank takes no responsibility to receive/ collect any certificate/ document sent separately.
11. 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 Bank in future should be identical and there should be no variation of any kind.

12. A recent, passport size photograph should be uploaded by the candidate at the time of submission of application and the candidate should ensure that copies of the same are retained for use at various stages of the process.
13. Candidates will have to appear for the Interview/ Interaction at their own expense.
14. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of the conduct of Interview, selection and any other matter relating to selection process will be final and binding on the candidate. Bank reserves the right to modify/ amend/ cancel any of the eligibility criteria and/or any other terms and conditions spelt out in this Notification. Further, the Bank reserves right to stall / cancel the selection process partially / fully at any stage at its discretion, which will be final and binding on the candidate.
15. Bank may, at its discretion, hold re-interview wherever necessary.
16. Candidates serving in Government /Quasi Government offices, PSUs including Nationalised Banks/ Financial Institutions should produce “No Objection Certificate” from their employer at the time of Interview/ Interaction, in the absence of which their candidature shall not be considered.
17. The shortlisted candidates are required to produce original documents pertaining to Age, Qualification, Experience, etc for verification at the time of Interview. If any candidate is found ineligible while verifying the documents, he / she shall not be allowed to take up Interview/ Interaction.
18. Mere submission of application and apparently fulfilling the criteria as prescribed in the advertisement do not entitle a candidate to be called for interview.
19. By applying for the post, candidates give their consent for making use of the information furnished in the application for Bank’s internal use including shortlisting for Interview.
20. In case of selection, candidates will be required to produce proper unconditional discharge certificate/relieving letter from the previous employer, at the time of taking up the appointment. Conditional discharge certificate/ relieving letter will not be accepted.
21. The applicant shall be liable for civil/ criminal consequences in case the information submitted in his/ her application are found to be false at a later stage.
22. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated in Bengaluru only.
23. Canvassing in any form for candidature /post will be treated as disqualification.
24. The Bank shall not be responsible for an application being rejected which is based on wrong information provided in any advertisement issued by an unauthorized person / institution / web site / job portal / social media. Candidates are advised not to share/ mention their application details with / to anyone.
25. In case any dispute arises on account of interpretation in versions other than English, English version will prevail.

Candidates in their own interest are advised to submit their applications well in time before the last date for submission and Bank does not take any responsibility for the candidates not being able to submit their applications within the last date on account of the reasons beyond the control of the Bank.

***** Bank is not responsible for printing errors, omissions if any*****

Date: 15.10.2024

Place: Bengaluru

CHIEF GENERAL MANAGER