



(A Government of India undertaking)

Corporate Office, 254-260, Avvai Shanmugam Salai, Royapettah, Chennai – 600014.

## ENGAGEMENT OF INTERNAL OMBUDSMAN ON CONTRACTUAL BASIS

INDIAN BANK, a leading Public Sector Bank, with headquarters in Chennai having geographical presence all over India and abroad invites applications from Indian Citizens for engagement as **Internal Ombudsman on Contractual Basis**.

The eligibility and terms of service is furnished here under:

|                            |   |
|----------------------------|---|
| Age                        | Maximum age - 65 years (inclusive of all relaxations)<br>as on 01.12.2024   |
| Qualification              | Graduate in any discipline  |
| Experience                 | The Internal Ombudsman shall either be a retired or serving officer, in the rank equivalent to a General Manager of another bank / Financial Sector Regulatory Body / NBSP / NBFC / CIC, having necessary skills and experience of <b>minimum seven years</b> of working in areas such as banking, non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection;<br>The Internal Ombudsman shall not have previously worked / be working in Indian Bank / Erstwhile Allahabad Bank or any related parties of the Bank. |
| Nature of Engagement       | On Contractual Basis for a period of 3 years.<br>Further, Internal Ombudsman shall not be eligible for reappointment or for extension of term in the same bank.   |
| Leave                      | 12 Days per year on pro-rata basis.<br>The existing leave balance will not be carried forward to subsequent years and no encashment of leave shall be permitted.  |
| Remuneration & Perquisites | Negotiable  |
| Place of work              | Chennai   |
| Selection procedure        | Selection will be by way of (1) Scrutiny of applications by Screening Committee and (2) Interview of shortlisted candidates by Selection Committee. In case no of applicants is substantially large, Written Test / Group Discussion / Preliminary interview process or a combination of aforementioned eligible / suitable candidates may be adopted.  |

Job Profile /  
Role &  
Responsibilities:

1. The 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 regulated entity but have been partly or wholly rejected by the regulated entity.
2. The following types of complaints shall be outside the purview of these Directions and shall not be handled by the Internal Ombudsman:
  - a. Complaints related to corporate frauds, misappropriation etc., except those resulting from deficiency in service, if any, on the part of the regulated entity;
  - b. References in the nature of suggestions and commercial decisions of regulated entity. However, service deficiencies in cases falling under ‘commercial decisions’ will be valid complaints for the Internal Ombudsman;
  - c. Complaints / references relating to (i) internal administration, (ii) human resources, or (iii) pay and emoluments of staff in the regulated entity;
  - d. Complaints which have been decided by or are already pending in other fora 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 regulated entity shall forward all rejected / partially rejected complaints under the categories (a) and (b) above to the Internal Ombudsman/s. The 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 regulated entity.
3. Complaints that are outside the purview of these Directions shall be immediately referred back to the regulated entity by the Internal Ombudsman.
4. The 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 regulated entity. The Internal Ombudsman shall examine the complaints based on records available with the regulated entity, including any documents submitted by the complainant and comments or clarifications furnished by the regulated entity to the specific queries of the Internal Ombudsman. The Internal Ombudsman may seek additional information and documents from the complainant, through the regulated entity. In the case of CICs, the Internal Ombudsman may seek additional information from the concerned Credit Institution/s (CI) through CIC. The Internal Ombudsman must record a “reasoned decision” in each case.

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|                  | <p>5. The Internal Ombudsman may hold meetings with the concerned functionaries of the regulated entity and seek any record / document available with the regulated entity that are necessary for examining the complaint and reviewing the decision. The regulated entity shall furnish all records and documents sought by the Internal Ombudsman to enable expeditious resolution of the complaints without any undue delay.</p> <p>6. The Internal Ombudsman shall, on a quarterly basis, analyse the pattern of all complaints received against the regulated entity, such as entity-wise (for CICs), product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and may provide inputs to the regulated entity for policy intervention, if so warranted.</p> <p>7. The Internal Ombudsman shall not represent the regulated entity in legal cases before any court or fora or authority.</p> <p>8. In cases of conciliation, where the decision of the Internal Ombudsman is accepted by the complainant, a statement showing the terms of agreement duly signed by the complainant, shall be kept on record.</p> <p>Any other work in the scope of functioning of Internal Ombudsman as updated by Reserve Bank of India from time to time.</p> |
| Board Oversight  | <p>1. The Internal Ombudsman shall furnish periodic reports (including the analysis of complaints) on his / her activities to the Committee of the Board handling customer service and protection, preferably at quarterly intervals, but not less than half yearly intervals. Regulated entities shall put in place a system for discussion of cases, in which the decision of the Internal Ombudsman has been rejected by the regulated entity, by the Customer Service Committee / Consumer Protection Committee of the Board of the regulated entity. The rejection of the decision taken by the Internal Ombudsman shall be done with the approval of the Competent Authority as defined under clause 3(1)(c) of these Directions.</p> <p>2. The Audit Committee of the Board of the regulated entity can refer to the Internal Ombudsman, matters in respect of cases mentioned at Clause 11(2)(a) of these Directions.</p> <p>3. The Internal Ombudsman shall be designated as an ex-officio member or a permanent invitee to the meetings of the Committee of the Board of regulated entity handling customer service and protection.</p>   |
| Application Fees | <p>Rs 100/- (inclusive of GST) for SC/ST/PwBD candidates.<br/>Rs 1000/- (inclusive of GST) for all other candidates.</p>  |

**Procedure for applying: -**

1. Application complete in all respects as per the prescribed format (Annexure A) along with copies of all the credentials as enumerated in Clause 2 below should be sent in a closed envelope

super scribed “**Application for the post of Internal Ombudsman on Contractual Basis.**” to the following address:

**Chief General Manager (CDO & CLO)**  
**Indian Bank, Corporate Office, HRM Department, Recruitment Section**  
**254-260, Avvai Shanmugam Salai, Royapettah, Chennai, Pin - 600 014, Tamil Nadu.**

All eligible and interested candidates should apply in the prescribed application format to reach the address cited above on or before **27.01.2025**. Any application received after the due date will be summarily rejected.

**Application fees:**

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|---|
| Rs. 100 /- (inclusive of GST) for SC/ST/PwBD candidates |
| Rs. 1000 /- (inclusive of GST) for all other candidates |

Candidates shall pay the fees/charges in the below mentioned account through Internet Banking / NEFT/RTGS. The Reference number/UTR Number shall be specified in the Application form.

Account Name : Engagement of Internal Ombudsman on Contractual Basis  
Account Number : 6942794077  
Bank & Branch : Indian Bank, Royapettah  
Account Type : Current Account  
IFSC Code : IDIB000R021

2. The following credentials (photocopies only) are to be enclosed along with the application Form

- a. Proof of Date of Birth.
- b. Mark sheet and Passing certificate of all Educational, Technical / Professional qualifications.
- c. Experience certificate(s) specifying designation / job profile, period of service (with specific dates), emoluments, activity profile of previous and present employers, etc.
- d. Photo Identity proof and Address proof.

3. Candidates are required to have a valid personal email ID and Mobile number for contact. It should be kept active during the currency of this project. Bank may send call letters for interview through the registered email ID.

4. Candidates are advised to apply well in advance and Bank will not be responsible if candidates are not able to submit before the due date for any reason beyond the control of the Bank.

**GENERAL INSTRUCTIONS**

a. Before applying for the post, candidate should satisfy himself/herself that he/she fulfils the eligibility and other norms mentioned in this notice. Bank would be free to reject any application at any stage of the recruitment process, if the candidate is found ineligible. The decision of the Bank shall be final in deciding about qualification, experience and other eligibility norms.

- b. The terms & conditions of engagement is whole and simple governed by the provisions of the contract and the engagement shall not be construed as an employment in the Bank and the provisions of PF / Gratuity / Pension, etc. shall not apply in this case.
- c. His / Her engagement on contract is for a specific period as stated above, and as such should not be construed as an offer of employment or a regular employment in the Bank.
- d. On completion of the contractual period of three years, his / her engagement 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.
- e. The Bank takes no responsibility for any delay in receipt or loss in postal transit of any Application or Communication.
- f. The Bank reserves the right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this notice, including criteria for qualifying/method and procedure for selection.
- g. Only those candidates who fulfil the eligibility criteria will be called for interview and intimated by email.
- h. Candidates will have to produce original certificates for educational qualifications, experience, age, category etc. at the time of interview, in support of his/her eligibility, as per the details furnished in the application, failing which the candidate will not be allowed for interview and their candidature will be cancelled.
- i. 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 interview, selection and any other matter relating to recruitment will be final and binding on the candidates. No correspondence or personal enquiries shall be entertained by the Bank in this regard.
- j. No Travelling Allowance is payable to candidates who are called for interview.
- k. Any dispute arising out of and/or pertaining to the process of recruitment under this Advertisement shall be subject to the sole jurisdiction of the Courts situated at Chennai.
- l. Request for change of contact no./address/ email ID/interview centre will not be entertained.
- m. In case any dispute arises on account of interpretation of version other than English, English version will prevail.
- n. Engagement of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such engagement will also be subject to the Rules & Policies of the Bank.
- o. Canvassing in any form will be a disqualification.

Dated: 31.12.2024

Chennai

Chief General Manager (CDO & CLO)