

Human Resources Vertical, Manpower Planning and Recruitment Division, Central Office, Mumbai

UNION BANK RECRUITMENT PROJECT 2025-26 (SPECIALIST OFFICERS)

Online Registration of applications and Payment of Fees: From 30/04/2025 to 20/05/2025

1. Union Bank of India (herein after called the Bank), a leading listed Public Sector Bank with Central Office in Mumbai and having Pan India, as well as, overseas presence, invites On-line Applications for recruitment to the following posts in Specialized Segment.

POST CODE	POST	SCALE / GRADE	BASIC PAY SCALE	VACANCIES
1	Assistant Manager (Credit)	JMGS - I	48480-2000/7-62480-2340/2- 67160-2680/7-85920	250
2	Assistant Manager (IT)	JMGS - I	48480-2000/7-62480-2340/2- 67160-2680/7-85920	250
	500			

*In addition, Special Allowance, Dearness Allowance and other allowances will be payable as per prevailing rules and regulations in the Bank. Further, the officer will also be eligible for amenities like residential quarters/lease rent in lieu of quarters, LFC, reimbursement of medical/hospitalization expenses and other perquisites as per the policy of the Bank.

2. The reservation in the above noted vacancies** is as under:

Post	Deat	50	ST	OBC	EWS	UR	Tatal	Within which for PwBDs			
Code	Post	SC					Total	VI	HI	OC	MoD
1	Assistant Manager (Credit)	37	18	67	25	103	250	2	3	3	2
2	Assistant M <mark>anager (IT)</mark>	37	18	67	25	103	250	2	3	3	2

Note: The category wise breakup for the posts will be as per extant Govt. guidelines / Bank's rules. Note-(I): The number of vacancies is provisional and may vary according to actual requirements of the Bank

Note (II): The selected candidate can be posted at any Branch / Office of the Bank throughout India at sole discretion of the Bank. Hence, only those candidates who are willing to work at any of the Branch/Office of the Bank throughout India needs to apply for the above notified vacancies as per their eligibility.

3. SCHEDULE OF EVENTS:

Start Date for payment of fees / intimation charges and submitting the ON-LINE application.	30.04.2025 , 00:00 Hrs
Last Date for payment of fees / intimation charges and submitting the ON-LINE application.	20.05.2025, 24:00 Hrs

Note: Applicants are advised to apply only after carefully reading and understanding the contents of this notification.

4. ELIGIBILITY CRITERIA:

Application can be made only for one of the following posts and the applicants intending to apply should ensure that they fulfill the eligibility criteria specified herein below before applying.

Please note that the eligibility criteria specified herein are the basic criteria for applying for the posts. Candidates must necessarily produce the relevant documents in original and a photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational qualifications, experience certificates etc. as indicated in the online application form at the time of interview and any subsequent stage of the recruitment process as required by the Bank. However, merely applying for / appearing for and/or qualifying at any stage of selection process for the post/s does not imply that a candidate will necessarily be eligible for employment / confer right on him / her for appointment in the Bank. Please note that <u>no</u> 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/Bank in this regard. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

Note: One candidate can apply for only one post. In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearances by a candidate for a single post in interview will be summarily rejected/candidature cancelled.

An applicant must either be -

- (i) a citizen of India or
- (ii) a subject of Nepal or
- (iii) a subject of Bhutan or
- (iv) a Tibetan refugee who migrated to India before 1st January 1962 with the intention of permanently settling in India or
- (v) a person of Indian origin who has migrated from Pakistan / Burma / Sri Lanka / East African countries of Kenya / Uganda / the United Republic of Tanzania (formerly Tanganyika and Zanzibar) / Zambia / Malawi / Zaire / Ethiopia or Vietnam with the intention of permanently settling in India.

Provided that a candidate belonging to categories (ii) / (iii) / (iv) or (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India before the date of this notification.

Post	Name of Post	A	ge	Educational Qualifications	Work Experience
code	& Scale	Min.	Max.		•
01	Assistant Manager (Credit) JMGS I	22	30	Graduate in any discipline from a University/Institution recognized by Govt. of India/approved by Govt. Regulatory bodies And	Desirable: Post qualification working experience in PSBs/BFSI.
				CA/CMA(ICWA)/CS OR	
				Full time regular MBA/MMS/PGDM/PGDBM with specialization in Finance with minimum of 60% marks in aggregate from a University /Institution/ recognized by Govt. of India/approved by Govt. Regulatory bodies (Minimum 55% for SC/ST/OBC/PwBD candidates) The above-mentioned course/s i.e. MBA/MMS/PGDM/PGDBM must be of full time 2 years. In case of dual specializations, major specialization should be in Finance	
02	Assistant Manager (IT) JMGS I	22	30	 Full time B.E./BTech/MCA/MSc (IT)/MS/MTech/5-year Integrated MTech degree in Computer Science Engineering/IT/Electronics/ Electronics & Computer Science/Electronics & Telecommunications/Data Science/Machine Learning & Al/Cyber Security from a University/ Institution recognized by Govt. of India/Govt. Bodies. Desirable Certifications: Cloud Certified Administrator (AWS/Azure/GCP) Certified Cloud Security Professional (CCSP) Cisco Certified Network Associate (CCNA) CEH/DISA/CISA/CISM/CRISC/CISSP Data analysis certifications like Google Data Analytics, Microsoft Power BI Data engineering certifications like Google Cloud Certified Professional Data Engineer, AWS Certified Data Engineer Data Sciences /Data analytics/Machine Learning/SAS/Python/R Certification in OCA/OCP/MSSQL Database technologies API management certifications like APIGEE, MuleSoft, or equivalent 	 Minimum 1-year Post qualification experience in IT domain in any of the following fields: Cloud Operations DevSecOps/Kubernetes Networking Data Analytics Data Engineering Cyber Security/SOC Analyst Software Development/Scripting GenAl/Machine Learning Operating System Administration (Microsoft WINDOWS/LINUX/UNIX) Data Centre Operations API Development & Maintenance

Note:

MBA - Master of Business Administration MMS - Master of Management Studies MSc - Master of Science MCA - Master of Computer Applications MTech. - Master of technology PGDBM - Post Graduate Diploma in Business Management PGDM - Post Graduate Diploma in Management CA - Chartered Accountant CMA- Certified Management Accountant CS - Company Secretary B.Sc. - Bachelor of Science B.E. - Bachelor of Engineering B. Tech. - Bachelor of Technology ICWA - Institute of Cost & Works Accountants

In case of dual specializations, one of the fields of specialization should be in the field prescribed. In case of major/ minor specializations, major specialization should be in the stream prescribed. Candidates having PG Degree (MMS or MBA)/PG Diploma with more than two specializations are not eligible to apply.

Candidates should ensure that the educational qualification and work experience possessed by them shall be as per the prescribed educational qualifications and work experience mentioned in the advertisement and they fulfill the above eligibility criteria. No equivalent educational qualification shall be considered for eligibility.

(C) Cut-off dates for eligibility:

- The Cut-off Date for the purpose of eligibility in **Age criteria** shall be the 1st day of the month in which online registration commences i.e. 01.04.2025.
- The Cut-off date for the purpose of eligibility in respect of Educational Qualification shall be the last date for online registration as notified i.e. 20.05.2025. The date of passing the examination, which is reckoned for eligibility under the parameter of educational qualification, will be the date appearing on the mark sheet/passing certificate, whichever is earlier. The applicants should indicate the percentage calculated to the nearest two decimals in the online applications. Where CGPA (Cumulative Grade Point Average)/ SGPA (Semester Grade Point Average)/ OGPA (Overall Grade Point Average) are awarded, the same should be converted into percentage and indicated in the online application.
- Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form
- The cut-off date for Post qualification experience will be the last date of online registration given in this notification i.e. 20.05.2025.

- Only full-time experience as a permanent/full time employee where employee-employer relationship exists after acquiring the educational qualification notified for eligibility will be considered. The candidate must provide the proof of the claimed work experience. The experience certificate(s) for the period given in the online application should be issued on the prescribed format (The prescribed format of Experience certificate is available as Annexure-II with this notification) under signatures of the Competent Authority at the Controlling Office / Head Office level of the respective employer/s, clearly stating the period, Post(s) held and nature of duties performed by the applicant.
- <u>The copies of the Appointment Letters, Salary Certificates, pay slip etc. will not be accepted in lieu of Work Experience Certificate.</u> The applicant will not be allowed to participate in the process on the basis of Appointment Letters, Salary Certificates, Pay slip etc. His /Her candidature shall be cancelled at any stage, even after his / her selection / appointment in the services of the Bank on the basis of Appointment Letters, Salary Certificates, Pay slip etc.

(D) Relaxation in Upper Age Limit:

SN	Category	Age relaxation
1	Scheduled Caste / Scheduled Tribe	5 years
2	Other Backward Classes (Non-creamy layer)	3 years
3	 Persons with Benchmark Disability (PwBD) - a. Visually Impairment (VI) - Blindness and Low Vision; b. Hearing Impaired (HI) - Deaf and Hard of Hearing; c. Orthopedically Challenged (OC) - Locomotor Disability (One Arm - OA, One Leg -OL, Both Legs -BL, One Arm & One Leg -OAL), Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attack Victims and Muscular Dystrophy; d. Intellectual Disability (ID) - Intellectual Disability (Autism Spectrum Disorder, Specific Learning Disability and Mental Illness) & Multiple Disability; e. Multiple Disabilities means disability amongst clauses (a) to (d) including deaf-blindness in the posts identified for each disability. 	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 date of notification) 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 applicants is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above in point D (3) to D (5). However, it is subject to a maximum upper age limit of 50 years. The applicants, who are coming under creamy layer, are not entitled to the benefits of OBC reservation and such applicants shall be categorized under General / Unreserved.

An Ex-servicemen, who has once joined in a Government job on the civil side after availing the benefits given to him as an Ex-Servicemen for his re-employment, his Ex-servicemen status for the purpose of re-employment in Government job ceases.

There is no reservation for Ex-servicemen in the vacancies in Officers' Cadre.

(E) 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. Visually Impairment (VI) category includes Blindness and Low Vision;
- b. Hearing Impaired (HI) category includes Deaf and Hard of Hearing;
- c. Orthopedically Challenged (OC) category includes Locomotor Disability (One Arm -OA, One Leg OL, Both Leg BL, One Arm and One Leg OAL) Cerebral Palsy, Leprosy Cured, Dwarfism, Acid Attack Victims and Muscular Dystrophy;
- d. Intellectual Disability (ID) Category includes Intellectual Disability (Autism Spectrum Disorder, Specific Learning Disability and Mental Illness) & Multiple Disability;
- e. Multiple Disabilities means disability amongst clauses (a) to (d) including deaf-blindness in the posts identified for each disability:

Note: Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016" and reservation shall be in accordance with such instructions as are issued by the appropriate Government from time to time.

Only those persons with "**Permanent Benchmark Disability**" would be eligible for reservation. "**Benchmark Disability**" means a person with not less than 40% of a specified disability where specified disability has not been defined in measurable terms and includes the persons with disability, where disability has been defined in a measurable term, as certified by the certifying authority.

A person who wants to avail the benefit of reservation will have to submit a disability certificate issued by a Competent Authority as per Government of India Guidelines. Such certificate will be subject to verification/re-verification as may be decided by the Competent Authority.

(i) Guidelines for Persons with Benchmark Disabilities using a Scribe

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No. 16- 110/2003-DD III dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi and clarification issued by Government of India, Ministry of Finance, Department of Financial Services vide letter F. No. 3/2/2013- Welfare dated 26.04.2013, Office Memorandum F. No. 34-02/2015- DD-III dated 29.08.2018 of Government of India, Ministry of Social Justice and Empowerment, Department of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan), Office Memorandum e-File No. 22-07/2020-DD-III dated 09.09.2020 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan) and F. No. 29-6/2019- DD-III dated 10.08.2022. 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.
- For candidates availing scribe in accordance with OM F. No. 29-6/2019-DD-III dated 10.08.2022, shall be allowed scribe facility subject to production of a certificate at the time of online examination to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Annexure-VI.

- The qualification of the scribe should be one step below the qualification of the candidate taking examination in case of candidates availing scribe in accordance with OM F. No. 29-6/2019-DD-III dated 10.08.2022.
- 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 of the examination.
- Deliberate wrong information about the candidate/ scribe in declaration form submitted at the time of online application or at the time of examination or at any stage would render the candidate and scribe being debarred either permanently or for a specified period of time for examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- In view of the importance of time element, the examination being of a competitive nature, the candidate must fully satisfy the Medical Officer of the Bank that there was necessity for use of a scribe as he/she has physical limitation to write including that of speed by the disabilities as mentioned in the guidelines regarding Persons with Benchmark Disabilities/ Specified Disabilities using the services of a scribe.
- The scribe arranged by the candidate should not be a candidate for the online examination under this recruitment process. If violation of the above is detected at any stage of the process, candidature for this recruitment process 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.
- A scribe can act as Scribe only for one candidate for this recruitment process. If violation of the same is detected at any stage of the process, candidature of the candidates for this recruitment process will be cancelled and scribe will be debarred from future examinations of the bank.
- Only candidates registered for compensatory time (at the time of online registration) will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency 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.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions. In such cases, the Candidate and scribe may also be debarred either permanently or for a specified period from all the recruitment processes of the bank.
- Bank may also conduct online Aadhaar verification of the candidate/ scribe.
- Candidates requested for availing the compensatory time and Scribe facility are required to submit the requisite document/disability certificate issued by the Competent Authority, at the time of online examination.

(ii) Guidelines for Candidates with Locomotor Disability and Cerebral Palsy

A Compensatory time of 20 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 (VI) 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 by the examination conducting agency.
- 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.

(iv)Guidelines for Candidates with Intellectual Disability (ID)

A compensatory time of 20 minutes per hour of examination, either availing the services of a scribe or not, shall be permitted for the candidates with more than 40% Intellectual Disability (autism, intellectual disability, specific learning disability and mental illness).

(v) Guidelines for persons with specified disabilities having less than 40% disability and having difficulty in writing:

A compensatory time of not less than 20 minutes per hour of the examination shall be allowed for persons who are eligible for getting scribe. In case the duration of the examination is less than an hour, then the duration of the compensatory time shall be allowed on pro-rata basis.

Note: (i) These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

(ii) Bank reserves the right to conduct re-exam if there is doubt about the genuineness/ validity of candidate's score/performance.

5. PROBATION PERIOD:

The selected candidates will be on Probation for a period of 2 years of active service from the date of his / her joining the Bank.

6. SERVICE INDEMNITY BOND:

The selected candidates will be required to execute a Service Indemnity Bond undertaking to serve the Bank for a minimum period of 3 years or to pay the Bank a sum of Rs.2,50,000.00 (Rs. Two Lakh Fifty Thousand Only) plus applicable taxes (if any) as per Government rules in case he / she leaves the Bank before completion of 3 years of active service.

7. SELECTION PROCESS:

The selection process may comprise of Online Examination / Group Discussion (if conducted)/Screening of applications and / or Personal Interview depending on the numbers of applicants/eligible candidates. The Bank reserves the absolute right to decide as to whether to use all or any of these modes for selection for the notified posts.

7.1 Online Examination / Test:

(I) <u>Structure of the Examination:</u>

The structure of the Online Written Examination will be online and will consist of the following tests:

SN	Name of the Tests	No. of Questions	Maximum Marks	Duration
	Quantitative Aptitude	25	25 marks	
PART I	Reasoning	25	25 marks	75 Minutes
	English Language	25	25 marks	
PART II	Professional knowledge relevant to the post	75	150 marks	75 Minutes
	Total	150	225 Marks	150 Minutes

The above tests except the test of English language will be available bilingually i.e. English and Hindi.

The Bank also reserves the right to modify/alter the structure of the online examination which will be intimated through Banks' website. Other detailed information regarding the examination will be provided in an **Information Handout**, which will be made available for the candidates to download along with the call letters from the website <u>www.unionbankofindia.co.in</u>.

Please note that candidates will not be permitted to appear for Online Examination without the following documents: (1) Valid Call Letter for the respective date and session of Examination.

(2) Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter/ application form

Candidates reporting late i.e. after the reporting time specified on the call letter for Examination will not be permitted to take the examination.

The reporting time mentioned on the call letter is prior to the Start time of the test. For the Online examination, the duration of the examination is 2 hours 30 minutes and candidates may be required to be at the venue for about 3 hours 30 minutes or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

(II) Penalty for Wrong Answers:

There will be a penalty for wrong answers marked in the online examination. For each question for which a wrong answer has been given by the candidate, one fourth or 25% 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 marked by the applicant; there will be no penal mark for that question.

7.2 Group Discussion (GD):

Maximum marks for Group Discussion will be 50 and minimum qualifying marks will be 25 for General/EWS and 22.5 for reserved categories (SC/ST/OBC). Only those candidates who have secured minimum qualifying marks in GD (if conducted) shall be called for Personal Interview. Mere participation in Group Discussion shall not vest any right in a candidate for being called for Personal Interview.

7.3 Personal Interview (PI)

Merit list of candidates based on the marks obtained by them in online examination will be prepared in descending order for the respective categories i.e. SC/ST/OBC/EWS/General. Candidates securing the minimum qualifying marks stipulated for online test and ranking sufficiently high in the order of merit shall be called for personal Interview and/or GD. Mere passing in the online test shall not vest any right to a candidate for being called for Personal Interview/GD. In case of equal marks by two or more candidates, merit order of such group of candidates will be on the basis of Date of Birth i.e. candidates senior in age will be placed higher in the merit list.

A Personal Interview of 50 marks shall be conducted to assess the academic & job knowledge, power of expression, clarity of thought, qualities of leadership, extracurricular activities, hobbies, general demeanor, behavior, communication skills, suitability for the post, etc. of the applicant. The minimum qualifying marks for the Personal Interview would be 25 marks for General/EWS and 22.5 marks for Reserved Category applicants i.e. SC/ST/OBC/PwBD). The applicants not securing the minimum qualifying marks in the Personal Interview will be disqualified for selection. For interview the candidates will be called in the ratio of 1:3 as against the number of vacancies. However, Bank may modify the said ratio at its own discretion.

7.4 Final Selection:

i. If Online Examination and Personal Interview is conducted:

If online examination and Personal Interview is conducted, merit list of the candidates based on the aggregate marks obtained by them in Online Examination and Personal Interview will be prepared in descending order for the respective categories i.e. SC/ST/OBC/EWS/GEN. The final selection will be made on the basis of this merit list up to the number of vacancies.

ii. If Online Examination is not Conducted and only PI is conducted:

If online examination is not conducted, the final selection will be made through Personal Interview. In such case, merit list will be

prepared on the basis of marks obtained in Personal Interview in descending order for the respective categories i.e. SC/ST/OBC/EWS/GEN. The final selection will be made on the basis of this merit list up to the number of vacancies.

iii. If Online Examination is not Conducted and Both GD & Personal Interview is conducted:

If online examination is not conducted and the final selection will be made through Group Discussion & Personal Interview, merit list will be prepared on the basis of the aggregate marks obtained in Group Discussion and Personal Interview in descending order for the respective categories i.e. SC/ST/OBC/EWS/GEN. The final selection will be made on the basis of this merit list up to the number of vacancies.

7.5 Important Notes:

i. The applicants will be called for the Online Examination / Group Discussion (if conducted), on the basis of the information provided by them in their On-line Applications without verification of their age or qualification or category or any other eligibility criteria. The applicants must, therefore, ensure that they fulfill all the notified eligibility criteria as on the cut-off date prescribed in this notification, have possession of the requisite documents / certificates specified by the Bank, and that the particulars furnished in their On-Line Application are complete, true and correct in all respects. Merely appearing in the Online Examination / Group Discussion (if conducted) and / or passing the Online Examination / Group Discussion (if conducted) and / or being called by the Bank for the Personal Interview shall not imply that the Bank is satisfied about the eligibility of the applicant and the same will be verified before final selection.

- ii. The applicant shall be required to qualify in each Test of the Online Examination subject to minimum qualifying marks in the aggregate of 225 marks for all the posts which will be fixed by the Bank at its discretion. The applicant shall also be required to qualify separately in the Personal Interview/Group Discussion if conducted by the Bank.
- iii. Generally, depending on the number of vacancies, only those applicants who have secured the minimum category-wise and test-wise cut-off marks to be decided for Online Examination / Group Discussion (if conducted) and rank sufficiently high in the order of merit based on the total marks scored in the Online Examination / Group Discussion (if conducted) shall be called for Personal Interview. The candidates called for the interview will be in the ratio of 1:3 as against the number of vacancies. However, Bank may modify the said ratio at its own discretion.
- iv. The applicants may also be called directly for Personal Interview without holding of Online Examination / Group Discussion. The Bank reserves its right to call any number of applicants for the Personal Interview at its sole discretion.
- v. After the selection process, the applicants, who secure more than the prescribed minimum qualifying marks in the used selection processes, will be ranked in a descending order on the basis of the aggregate marks obtained in the Online Examination / Group Discussion (if conducted) and / or Personal Interview under the respective SC/ST/OBC/EWS/GEN.
- vi. Subject to the vacancies available under the respective Category, only those candidates, who pass the Online Examination / Group Discussion, if conducted, as well as, the Personal Interview will be short-listed for selection in the order of the Merit / Rank obtained by them under the respective Category.
- i. Candidates who have defaulted in repayment under any lending arrangement with Banks / NBFCs/ Financial Institutions including credit card dues and have not regularized / repaid their outstanding thereunder till the date of issuance of letter of offer of appointment by the Bank, shall not be eligible for appointment to the post. However, candidates who have regularized / repaid such outstanding on or before the date of issuance of offer of appointment, but whose CIBIL status has not been updated on or before the date of joining, shall 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 shall be withdrawn / cancelled. Thus, the candidates with record of default in repayment of loans/ credit card dues and/ or against whose name adverse report of CIBIL or other external agencies are available will not be eligible for appointment.

8. EXAMINATION CENTERS:

The Online Examination, if conducted, may be tentatively at the following centers:

SN.	State/UT	Tentative Exam Centers	SN.	State/UT	Tentative Exam Centers
1	Andhra Pradesh	Amaravati, Vijayawada/Guntur, Vishakhapatnam, Tirupati	16	Manipur	Imphal
2	Assam	Guwahati, Jorhat	17	Meghalaya	Shillong
3	Bihar	Patna, Muzaffarpur	18	Mizoram	Aizawl
4	Chhat <mark>tisgarh</mark>	Raipur	19	Nagaland	Kohima
5	Delhi NCR	Delhi/New Delhi/NCR, Faridabad, Ghaziabad, Noida	20	Odisha	Bhubaneshwar, Cuttack, Sambalpur
6	Goa	Panaji	21	Puducherry	Puducherry
7	Gujarat	Ahmedabad/Gandhinagar, Rajkot, Surat, Vadodara/Anand	22	Punjab	Amritsar, Mohali, Jalandhar, Ludhiana
8	Haryana	Gurugram, Faridabad	23	Rajasthan	Jaipur, Jodhpur, Udaipur
9	Himachal Pradesh	Shimla	24	Sikkim	Gangtok
10	Jammu & Kashmir	Jammu	25	Tamilnadu	Chennai, Coimbatore, Trichy,
11	Jharkhand	Ranchi	26	Telangana	Hyderabad, Warangal
12	Karnataka	Bengaluru, Dharwad/Hubballi (Hubli), Mangaluru (Mangalore), Mysuru	27	Tripura	Agartala
13	Kerala	Ernakulam, Kozhikode, Thiruvananthapuram	28	Uttar Pradesh	Agra, Ayodhya, Bareilly, Gorakhpur, Jhansi, Kanpur, Lucknow, Meerut, Moradabad, Muzaffarnagar, Prayagraj (Allahabad), Varanasi
14	Madhya Pradesh	Bhopal, Indore, Jabalpur	29	Uttarakhand	Dehradun, Roorkee
15	Maharashtra	Mumbai/ Navi Mumbai/ Thane/MMR, Nagpur, Nashik, Pune, Kolhapur	30	West Bengal	Asansol, Durgapur, Kolkata/ Greater Kolkata, Siliguri

However, the Bank reserves its right to decide the examination centers and dates at its sole discretion. The full address of the Venue and the Date will be informed in the Examination Call Letters. In case the Online Examination is held, the call letters can be downloaded from the Bank's website 'www.unionbankofindia.co.in' under About Us--->Careers/Recruitment link.

The candidates who have opted for the services of a scribe in the online application form will be required to fill in the details of the scribe at the time of downloading examination call letter. The scribe declaration form containing the filled in details has to be downloaded (separately) along with the call letter. The candidate will be required to bring the call letter as well as the filled in scribe declaration form at the time of examination along with other requisite documents.

Note:

- Request for change in allotted examination centre will not be entertained.
- The Bank reserves the right to prepone / postpone / reschedule the Online Examination / Group Discussion Dates and / or to add to or delete or modify / change the Examination / Group Discussion Centre and the Venues and / or to cancel the Online Examination / Group Discussion without assigning any reason.
- > The Bank reserves the right to allot the candidates to any centre other than the one he/she has opted for.
- Candidates will appear for the examinations at the examination centre at his/her own risk & expenses and the Bank will not be responsible for any injury or losses etc. of any nature.
- > The venue & date of Personal Interview will be decided and informed in due course to the applicants shortlisted for the same.

8. LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF INTERVIEW (AS APPLICABLE)

The following documents in original and self-attested photocopies 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 / her candidature from further participation in the recruitment process.

- (i) Printout of the valid Interview Call Letter
- (ii) Valid system generated printout of the online application form registered for the recruitment process.
- (iii) Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB).
- (iv) Photo Identity Proof as indicated in Point 15 (Documents to be produced) of the advertisement below.
- (v) Mark sheets and certificates/degree for educational qualifications. Proper document from Board / University for having declared the result on or before 20.05.2025 has to be submitted.
- (vi) Latest Caste Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in case of the SC / ST / OBC category candidates.
- (vii) Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They shall be classified as General in the online application form.
- (viii) Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of Economically Weaker Section (EWS) category candidates.
- (ix) Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category.
- (x) Certificate in case of persons with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2 (r) of the said Act, i.e. persons having less than 40 % disability and having difficulty in writing, to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from competent medical authority of a Government healthcare institution as per proforma attached as Annexure-VI.
- (xi) If the candidate has used the services of a Scribe at the time of online exam the duly filled in details of the scribe in the prescribed format.
- (xii) 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 defense service should submit a certificate from a competent authority that they will be relieved from defense services, on or before 19.05.2026.
- (xiii) 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. The No Objection Certificate should be issued for appearing in interview for selection to the applied post only. Production of any conditional NOCs at the time of interview will not be considered and such candidates will not be permitted to participate in interview/will not be considered for further selection process.
- (xiv) Persons eligible for age relaxation under D (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.
- (xv) Experience certificate relevant to the post/s applied for.
- (xvi) Persons falling in categories mentioned in point (vi), (vii), (viii) & (ix) above should produce a certificate of eligibility issued as per the guidelines of Govt. Of India.
- (xvii) 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 shall be directly sent to Banks by candidates before or after the interview.
- 8.1 <u>The Competent Authority for the issue of the certificate to SC / ST / OBC / Economically Weaker Section & Persons with</u> 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.
 - > Economically Weaker Section:
 - (i) District Magistrate/Additional District Magistrate/Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/Taluka 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 and
 - (iv) Sub-Divisional Officer or the area where the candidate and/or his family normally resides.
 - For Persons with Benchmark Disabilities: Authorized 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, EWS, PwBD categories have to submit certificates in support of it at the time of interview.

9. CAREER PATH IN THE BANK:

Candidates selected in the above recruitment process will be recruited in Specialized Segment in the Bank as per the post applied for. Their Career Path in the subject category will be as per the Bank's extant Promotion Policy after which they will be allowed to participate in promotion in the Bank to higher Grade / Scale, if they are otherwise eligible and fulfill the prescribed norms as per the Bank's Promotion Policy.

10. HOW TO APPLY:

10.1 Detailed Guidelines/Procedures For

- a) Application Registration
- b) Payment of Fees
- c) Photograph, Signature, Left Thumb Impression & Hand-Written Declaration Scan and Upload (Details provided in Annexure-I)

Candidates can apply through online mode only and no other mode of submission of application will be accepted.

10.2 Important Points to Be Noted Before Registration

Before applying online, candidates should-

- (i) Scan the Photograph, signature and Left Thumb Impression ensuring that the photograph, signature and thumb impression adhere to the required specifications as given under Guideline for photograph, signature & Left Thumb Impression scan and upload.
- (ii) Have a valid personal email ID and mobile number, which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile number before applying on-line and must maintain that email account and mobile number.
- (iii) Have a valid ID proof such as PAN Card/Aadhaar Card/ Passport/ Permanent Driving Licence/ Voter's Card, etc.

10.3 Application Fees/ Intimation Charges (Non-Refundable)

Category of Applicant	Amount Payable*
For SC/ST/PwBD Candidates	Rs. 177/- (Inclusive of GST)
Other Category candidates	Rs. 1180/- (Inclusive of GST)

*Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

10.4 Application Procedure

- (i) Candidates are first required to go to the Bank's website www.unionbankofindia.co.in and click on the 'Recruitments' Page to open the Career Overview Page, 'Click to View the Current Recruitment' to open the link "UNION BANK RECRUITMENT PROJECT 2025-26 (SPECIALIST OFFICERS)" and then click on the option "CLICK HERE TO APPLY ONLINE" to open the On-Line Application Form.
- (ii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. 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.
- (iii) In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. 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.
- (iv) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the "COMPLETE REGISTRATION".
- (v) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
- (vi) Validate your details and Save your application by clicking the "Validate your details" and "Save & Next" button.
- (vii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "Annexure-I".
- (viii) Candidates can proceed to fill other details of the Application Form.
- (ix) Click on the Preview Tab to preview and verify the entire application form before "COMPLETE REGISTRATION".
- (x) Modify details, if required, and click on "COMPLETE REGISTRATION" only after verifying and ensuring that the photograph, signature & Thumb Impression uploaded and other details filled by you are correct.
- (xi) Click on "Payment" Tab and proceed for payment.
- (xii) Click on 'Submit' button.

10.5 Payment of Fees:

Online Mode:

- (i) The application form is integrated with the payment gateway and the payment process can be completed by following the
- instructions.
- (ii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets/UPI.
- (iii) 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 CHARGE.
- (iv) On successful completion of the transaction, an e-Receipt will be generated.
- (v) Non-generation of 'e-receipt' indicates PAYMENT FAILURE. On failure of payment, Candidates are advised to login again using their Provisional Registration Number and Password and repeat the process of payment.
- (vi) Candidates are required to take a printout of the **e-receipt** and online Application Form containing fee details. <u>Please note that</u> <u>if the same cannot be generated, online transaction may not have been successful</u>.
- (vii) 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.
- (viii) To ensure the security of your data, please close the browser window once your transaction is completed.

Note:

a) 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 charge.

- b) 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.
- c) To ensure the security of your data, please close the browser window once your transaction is completed.
- d) After completing the procedure of applying on-line including payment of fees / intimation charges, 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 Bank.
- e) An online application which is incomplete in any respect such as without proper passport size photograph, signature & thumb impression uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.
- f) 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 / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the Bank's website on account of heavy load on internet/website jam.
- g) Bank 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 Bank.
- h) 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.
- i) 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/incorrect at a later stage.

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, Qualifications, 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 the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing incorrect and incomplete details in the online application form.

An email / SMS intimation with the Registration Number and password generated on successful registration of the application will be sent as a system generated acknowledgement to the email ID / Mobile Number specified in the online application form. 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.

An online application, which is incomplete in any respect, such as without photograph, signature & Thumb Impression uploaded in the online application form / unsuccessful fee payment will not be considered as valid.

11. IMPORTANT:

- Please note that all the particulars mentioned by the applicant in the online application, including Name, Post Applied, Category, Date of Birth, Address, Mobile number, Email ID, Post qualification experience etc. will be considered as final and no modification will be allowed after online submission. Further, no request to consider the candidature under any category other than the one stated in the application will be accepted. The Bank will not be responsible for any consequence arising out of furnishing incorrect / incomplete details in the application or omission to provide the required/requisite details.
- The Bank will not be responsible if the applicant is not able to submit the application within the last date on account of any reason. The candidates are, therefore, advised in their own interest to apply well in time.
- Any information submitted by an applicant in his / her application shall be binding on the applicant personally and he / she shall be liable for prosecution / civil consequences in case the information / detail furnished by him / her is found to be false and his / her candidature will be cancelled at any stage even after appointment.
- An application once made will not be allowed to be withdrawn and the fees once paid will not be refunded on any account nor can it be held in reserve for any other examination or selection. Therefore, before applying online for the post the candidate should ensure that he / she fulfills each of the eligibility criteria and other norms, including possession of documents, as mentioned in this notification.

12. APPLICATIONS FROM SERVING EMPLOYEES OF THE BANK:

Subject to their fulfilling the eligibility criteria, existing employees of Union Bank of India may apply the same as mentioned above and will send a copy of application through proper channel (HR Departments of the Regional Office / Field General Manager's Office under whose jurisdiction they work). Such applicants, if selected, shall resign from their present positions in the Bank and re-join the Bank's service afresh.

13. GENERAL INSTRUCTIONS:

- a. Candidates have to register on-line through Bank's website only. No other means of applications shall be entertained.
- b. The call letters for Online Examination / Group Discussion (if conducted) / Personal Interview can be downloaded by the eligible applicants from the Bank's website 'www.unionbankofindia.co.in' under "Recruitments" > "Careers Overview" link. The list of the applicants shortlisted for Personal Interview will be published on Bank's website.
- c. The applicants who are shortlisted and / or qualify for Personal Interview will be informed through email and SMS in the email id and mobile number mentioned by the candidates in their online application. The Bank will not take any responsibility for any delay or failure of delivery of important communication emails/SMS to the applicants. Hence, applicants are advised to regularly track their status on the Bank's website.
- d. The use of calculator, telephone and mobile phone of any kind, pagers or any other such instruments are not permitted during the Online Examination / Group Discussion (if conducted) and / or Personal Interview. The applicants are advised not to bring such gadgets as the same will not be allowed inside the venue.
- e. The Email address / communication address indicated by the applicant in his / her application shall be deemed to be valid & correct for the purpose of sending communication to them. Every communication addressed to the applicants on this address / email shall be deemed to have served upon them.
- f. Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered/provided in the online application form for this recruitment process.

- g. The Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of the Bank and candidates are advised to keep a close watch on the Bank's website 'www.unionbankofindia.co.in' for latest updates.
- h. The applicant should produce System Generated Application Form and all the documents in original along with one set of photocopies, in support of his / her eligibility as per this notification, if invited for Personal Interview. The applicants failing to produce the Original Documents for verification will not be permitted to participate in the process and their candidature shall stand cancelled.
- The applicants claiming benefit of age relaxation under the category of Persons with Disabilities (i.e., Physically Challenged Persons) i. should submit a clear and legible copy of Disability certificate in the prescribed format issued by the Competent Authority in case of Persons with Benchmark Disabilities as specified in "THE RIGHTS OF PERSONS WITH DISABILITIES ACT, 2016" in support of their disability. The prescribed format is attached as Annexure-V, which if needed may be printed and made use of. The applicants who fail to produce the duly issued certificate as per the notification will not be allowed to participate in the process.
- The applicants belonging to SC / ST Category should submit a copy of their Caste Certificate issued by the Competent Authority in the j. format prescribed by the Central Government of India, Dept. of Personnel and Training, Office Memo No.36012/6/88-Estt. (SCT), (SRD III), dated 24.04.1990 and No.36036/8/98-Estt. (Res.) dated 16.03.1999. The prescribed format of the SC / ST Caste Certificate is attached as Annexure-III, which, if needed, may be printed and made use of. The applicant who fails to produce the certificate will not be allowed to participate in the process.
- k. The Other Backward Class (OBC) Certificate to be submitted by OBC applicant should be in the Format prescribed by the Government of India vide Government of India, Dept. of Personnel and Training Office Memo. No. 36033/28/94-Estt. (Res.) dated 02.07.1997 entitled "FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA". Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and shall indicate their category as General in the online application form. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.

The prescribed format of the OBC Certificate is attached as Annexure-IV which if needed, may be printed and made use of. The OBC certificates not on the prescribed format and / or without the creamy / non-creamy layer clause will not be accepted and the applicant's candidature will be cancelled and he / she will also not be permitted to participate under the General / Unreserved category.

- 1. The applicants belonging to EWS Category should submit a copy of their Income & Asset Certificate issued by the Competent Authority in the format prescribed by the Government of India, Dept. of Personnel and Training, Office Memo No. 36039/1/2019-Estt. (Res) dated 31.01.2019. The prescribed format of the Income & Asset Certificate is attached as Annexure-VII, which, if needed, may be printed and made use of. The Income & Asset Certificate should be based on income of Financial Year 2024-25 and should be valid for FY 2025-26. The applicant who fails to produce the certificate will not be allowed to participate in the process.
- m. The applicants serving in the Government / Public Sector Undertakings (including Banks and Financial Institutions) should submit a duly issued "No Objection Certificate" from the employer.
- n. The applicants should ensure that the signatures appended by him / her at all the places, viz. in his / her application form, call letter, attendance sheet etc. are identical.
- o. The applicants should retain sufficient copies of photographs uploaded by them in online application form. They are also advised not to alter their appearance, like by growing / shaving beard till the recruitment process is over.
- p. The applicants will have to appear for the Online Examination and / or Group Discussion (if conducted) and / or Personal Interview, etc. at the allotted centers at their own cost and risk and the Bank will not be responsible for any injury / loss etc. of any nature.
- The applicants are advised to keep track of status of their applications from the Bank's website. The personal and / or telephonic and a. / or e-mail and / or postal enquiries will not be entertained / responded to.
- r. The selected applicants, who are presently in employment, will be required to produce an unconditional, clear and valid discharge certificate / relieving letter certificate from their present employer before joining the service of the Bank.
- s. The appointment of the short-listed / selected candidate is subject to the completion of the prescribed pre-recruitment formalities, submission of notified documents, Execution of Service Indemnity Bond, Medical Examination and being declared medically fit by Bank's approved Doctor / Medical Centre.
- The appointment of the short-listed / selected candidate will also be subject to receiving the Confidential Reports on conduct and t. work from their previous employer (s), if any. Further it will also be subject to receiving reports from respectable referees, police verification of antecedents, caste / class verification (all or any of which may be done even after the candidate provisionally joins the Bank).
- u. The Bank reserves the right to reject any application at any stage of the process. The decision of the Bank in all matters regarding eligibility of the applicant, the stages at which such scrutiny of eligibility is undertaken, the documents to be produced for the purpose of conduct of interview, selection and any other matter relating to the recruitment will be final and binding on the applicant. In case it is detected at any stage of the recruitment that a candidate does not fulfill the eligibility norms and / or that he / she has furnished any incorrect / false / incomplete information or has concealed or suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his / her services shall be summarily terminated without notice.
- v. Canvassing in any form by an applicant will lead to his / her disgualification in the selection process.
- w. The Bank reserves all the rights to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this Notification.
- x. The Bank also reserves the right to scrap/cancel the entire process or any / all of the notified vacancies at any stage.
- y. In case of any dispute on account of interpretation in version other than English, the English version shall prevail.
- z. At the time of Interview/appointment, the candidates will be required to provide details regarding criminal case(s) charged/pending against him/her, if any. The Bank may also conduct independent verification, inter alia including verification of police records etc. The Bank reserves the right to deny the appointment depending upon such disclosure and/or independent verification.
- aa. Any dispute arising out of this Notification shall be subject to the sole jurisdiction of the Court situated in Mumbai.

14. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/USE OF UNFAIR MEANS/CHEATING:

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

At the time of Examination, Interview or in subsequent selection procedure, If a candidate is found guilty of using unfair means and / or impersonating or procuring impersonation by any person and / or 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 and / or resorting to any irregular or improper means in connection with his / her candidature and / or obtaining support for his / her candidature, by any unfair means, he / she, in addition to rendering himself / herself liable to criminal prosecution, shall also be disqualified from the selection process for which he / she is a candidate, debarred from any recruitment process conducted by the Bank and terminated from the services without notice, if he / she has already joined the Bank.

15. IDENTITY VERIFICATION:

> IRIS SCAN/BIOMETRIC Data - Capturing and Verification

Bank, at various stages, may capture thumb impression or IRIS of candidates in digital format for biometric verification of genuineness of the candidates. Candidate will ensure that correct thumb impression or IRIS is captured at various stages and any inconsistency will lead to rejection of the candidature. In case of any candidate found to be not genuine, apart from taking legal actions against him/her, his/her candidature will be cancelled. As such, they are advised not to apply any external matter like mehndi, ink, chemical etc. on their hands or wear contact lenses.

Documents to be produced:

In the examination hall, the call letter along with a photocopy of the candidate's photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer/ People's Representative along with a photograph / Identity Card issued by a recognised College/ University/ Aadhar/ E-Aadhar card with a photograph/ Employee ID, 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 the identity of the applicant is in doubt, he / she will not be allowed to appear in the selection process. The decision of the Bank in this regard will be final.

- Ration Card and Learners Driving License 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.

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 call letter while attending the Test, without which they will not be allowed to take up the Test.

NOTE: It is reiterated that applicants are advised to keep themselves regularly updated about the alerts / communication regarding the selection process through the Bank's website www.unionbankofindia.co.in.

PLACE: MUMBAI DATE: 30.04.2025 Sd/-CHIEF GENERAL MANAGER (HR)

<u>Guidelines for scanning and Upload of Photograph (4.5cm × 3.5cm), Signature, Left</u> <u>Thumb Impression & Hand-written declaration</u>

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph, signature, left thumb impression and the hand-written declaration as per the specifications given below.

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 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.

Photograph Capture

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting "Capture Photo" option, candidates' webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting "Click here to Scan" option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do's and Don'ts of Photo Capture

Do's:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don'ts:

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.

- Photo not taken in dark/ improper background.

Signature Image:

- 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 Attendance sheet and wherever necessary.
- The applicant's signature obtained on the call letter and attendance sheet at the time of the examination should match the uploaded signature. In case of mismatch, the applicant may be disqualified.
- 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 20kb
- Signature in CAPITAL LETTERS shall NOT be accepted.

Left Thumb Impression Image:

- The applicant has to put his/her left thumb impression on a white paper with black or blue ink.
- The type of file should be jpg/jpeg
- Dimension: 240x240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm *3cm (Width *Height)
- File Size: 20 KB 50 KB

Hand-written declaration Image:

- The hand-written declaration has to be in the candidate's hand writing and in English only. If it is written by anybody else and uploaded or in any other language, the application will be considered as invalid. (In the case of candidates who cannot write, may get the text of declaration typed and put their left-hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications.)
- File type: jpg / jpeg
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e.
 10 cm * 5 cm (Width * Height)
- File Size: 50 KB 100 KB

The text for the hand-written declaration is as follows:

"I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required."

Scanning the Photograph, Signature, Left Thumb Impression & Hand-written Declaration:

- 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, 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/MSOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb & 20kb respectively by using MS Paint 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 50 kb (photograph) & 20 kb(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 another photo editor 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/her photograph, signature and Thumb Impression.

Procedure for Uploading the Photograph, Signature, Thumb Impression and Handwritten declaration

- There will be separate links for uploading Photograph, Signature, Thumb Impression & Hand-written declaration
- Click on the respective link
- Browse and Select the location where the Scanned Photograph / Signature/Thumb Impression/Hand-written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear/smudged, the same may be re-uploaded to the expected clarity/quality.

Your Online Application will not be registered unless you upload your Photograph, Thumb Impression, Signature, Hand-written declaration as specified.

Note:

- (1) In case the face in the photograph or signature or Thumb Impression is unclear the candidate's application may be rejected.
- (2) After uploading the photograph/ signature/thumb impression in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or thumb impression is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or thumb impression prior to submitting the form.
- (3) Candidate should also ensure that photo is uploaded at the place of photo, signature at the place of signature and Left thumb impression at Thumb Impression. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.
- (4) Candidate must ensure that photo to be uploaded is of required size and the face should be clearly visible.
- (5) If the photo is not uploaded at the place of Photo, admission for the Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- (6) After registering online candidates are advised to take a printout of their system generated online application forms.

Annexure-II

FORMAT OF EXPERIENCE CERTIFICATE

(ON LETTER HEAD OF THE BANK/FI/COMPANY/EMPLOYER)

Period From	Period To	Designation	Nature of duties performed (Clearly define the duties relating to the post applied for as mentioned in the recruitment notification)

Name.....

Designation and Department.....

Rubber Stamp

Date: Place:

Note: The certificate on the above format should be issued by the Competent Authority on the letterhead of the Company /Organization and a copy of appointment letter from the said Company /Organization should be attached.

Annexure-III

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

1.This	is	to	certify	that	Sri	/ Smt	: /
Kum*						son / da	ughter*
of						of v	village /
town*					in	District	
Division*			of	the	State	/	Union
Territory*			belong	s	to		the
		Ca	ste/Tribe* w	nich is reco	gnized as a	a Schedulec	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. 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 S Certificate issued to Shri.	
Kumari*	of village /
town in District/Di	vision* of the
State/Union Territory*	who belong to
the Caste / Tribe*	which is recognized as a Scheduled
Caste/Scheduled Tribe* in the State/Ur [Na Nodated	me 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	
Place: Date:	[With seal of Office] State/Union Territory
Date.	State/Onion Territory
Note: The term "Ordinarily resides" used here will of the Representation of the Peoples Act, 1950.	
* Please delete the words which are not applicable	
# Delete the paragraph which is not applicable.	
" Detete the paragraph which is not appreable.	
List of authorities empowered to issue Caste / Trib	e Certificates:
1. District Magistrate / Additional District Magistra	ate / Collector / Deputy Commissioner /
Additional Deputy Commissioner / Deputy Collect Divisional Magistrate / Extra-Asst. Commissioner / 1	or/I Class Stipendiary Magistrate / Sub-
2. Chief Presidency Magistrate/ Additional Chie Magistrate.	ef Presidency Magistrate / presidency
3. Revenue Officer not below the rank of Tehsildar	
4. Sub-Divisional Officers of the area where the resides.	candidate and / or his family normally
5. Administrator/Secretary to Administrator/Devel	opment Officer Lakshadweep).
Note: The Certificate is subject to amendment Scheduled Tribes lists from time to time	/modification of Scheduled Castes and

Annexure-IV

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./ son/dau	-
			 District/D		of ir	village/Town the State/
Union	Terri	tory	commu	nity which is	belongs s recognized as	to the a backward
	the G No.			lated		/Smt./Kumari
			strict/Division		inarily reside(of is is also to certif	the
Schedule to	o the	Governmen	s /sections (Cr	eamy Layer) r	nentioned in col	umn 3 of the
Dated:		District M	agistrate		Deputy Comr	nissioner 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. 21

Annexure-V

FORM-I

(In cases of amputati blindness) (Presci	ion or comp		nanent	paralysis o			
(NAME AND ADDRE							
						Atteste Photogr (Showin	aph g face of the with
Certificate No. :					Dat	te :	
This is to Shri/Smt./Kum.	certify	that	1	have	carefu	ılly	examined
son/wife/daughter				of	Date	of Birth	Shri (DD / MM
/ YY) A	ge	_ years,	male/fe	male			
Registration No.		perm	anent	resid	ent	of	House
No Ward/Village/Street						Pos	t Office
		Distri			State		,
whose photograph is aff	ixed above,	and am s	satisfie	d that:			
 (A) he/she is a case of: Locomotor disability Blindness 							
(Please tick as applicabl	e)						
(B) The diagnosis in his/	her case is _		_				
(A) He/ She has words) permanent physi				relation to	bis/bo		ercent (in
of body) as per guideline			11622 111		, iiis/iie		(part

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

2. Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorized Signatory of notified Medical

Authority)

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

Disabili		om time t			TE)
			Rece Attes Photo (Show only) with	sted ograp wing of th	h face e person
Certificate No. :		Da	te :		
This is to certify that we have carefully e	examined				
Shri/Smt./Kum.					
son/wife/daughter	of	Date	e of	_	Shri
Birth (DD / MM / YY) / Registration	Age years	, male/fei	male _		
No	permanent	resider	nt	of	House
No Ward/Village/Street				Post	Office
whose	<mark>District</mark>	Sta	te		,

photograph is affixed 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:

No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	0		
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:-

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
	7/ /	

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson
	and the second se	

Signature/Thum b impression of the person in whose favour disability certificate is issued. percent

FORM - III Disability Certificate (In cases other than those mentioned in Form I a (Prescribed proforma subject to amendment from tim (NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING T	e to time)
	Recent PP size Attested
	Photograph
	(Showing face only) of the person
Certificate No.: Date:	with disability
This is to contify that I have confully even	and Chrit/Cast ///www
This is to certify that I have carefully examin	ned Shri/Smt./Kum.
son/wife/daughter of Shri	Date
Age years, male/female	Registration No.
permanent resident of House NoWard	d / Village / Street
Po	ost Office
District District whose photograph is affixed above, and am satisfied that	State, he / she is a Case
of disability. His/her extent of	percentage physical
impairment / disability has been evaluated as per guidelines (to shown against the relevant	be specified) and is
the relevant disability in the table below:	

No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	0		
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

(Authorized 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.

Annexure-VI

Certificate for person with specified disability covered under the definition of Section 2 (s) of the RPwD Act, 2016 but not covered under the definition of Section 2(r) of the said Act, i.e. persons having less than 40% disability and having difficulty in writing.

- 2. The above candidate uses aids and assistive device such as prosthetics & orthotics, hearing aid (name to be specified) which is / are essential for the candidate to appear at the examination with the assistance of scribe.
- 3. This certificate is issued only for the purpose of appearing in written examinations conducted by recruitment agencies as well as academic institutions and is valid upto ______ (it is valid for maximum period of six months or less as may be certified by the medical authority).

Signature of Medical Authority

(Signature &	(Signature &	(Signature &	(Signature &	(Signature &				
Name)	Name)	Name)	Name)	Name)				
Orthopedic/	Clinical	Neurologist (if	Occupational	Other Expert,				
PMR specialist	Psychologist/	available)	therapist (if	as nominated				
	Rehabilitation		available)	by the				
	Psychologist/			Chairperson (if				
	Psychiatrist/			any)				
	Special							
	Educator							
(Signature & Name)								
Chief Medical Officer / Civil Surgeon / Chief District Medical Officer								
	Chairperson							
1								

Name of Government Hospital / Health Care Centre with Seal

Place:	
Date	

Annexure-VII

Government of
(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY THE ECONOMICALLY WEAKER SECTIONS

Certificate No. _____ Date: VALID FOR THE YEAR _____ certify that Sri/Smt./ This Kumari is to son/daughter/wife of _son/daughter/whe _permanent resident /Street P/ ____permar ____Village/Street of ____Post Office District in the State/ Union Territory____ Pin whose photograph is attested below belongs to Economically Code Weaker Sections, since the gross annual income* of his/her family** is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year ______. His/her family does not own or possess any of the following assets*** i. 5 acres of agricultural land and above; Residential flat of 1000 sg. ft. and above; ii. iii. Residential plot of 100 sq. yards and above in notified municipalities; Residential plot of 200 sq. yards and above in areas other than the notified iv. municipalities. belongs to the _____ caste which 2. Shri/Smt./Kumari is not recognized as a Scheduled Caste. Scheduled Tribe and Other Backward Classes (Central List) Signature with seal of office Name_____ Designation____ Recent Passport size photograph of the applicant

*Note 1: Income covered all sources i.e. salary, agriculture, business, profession etc.

**Note 2: The term "Family" for this purpose include the person, who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children not below the age of 18 years.

***Note 3: The property held by a "Family" in different locations or different places/cities have been clubbed while applying the land or property holding test to determine EWS status.