

## HOW TO APPLY

### DETAILED GUIDELINES/PROCEDURES FOR

- [a] APPLICATION REGISTRATION
- [b] PAYMENT OF FEES
- [c] PHOTOGRAPH, SIGNATURE, LEFT THUMB IMPRESSION AND HANDWRITTEN DECLARATION SCAN, RELEVANT EXPERIENCE & CERTIFICATE UPLOAD

Candidates can apply only online **from 30.06.2026 to 20.07.2026** and no other mode of application will be accepted.

### IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

- (i) Scan their photograph, signature, left thumb impression and handwritten declaration ensuring that the photograph, signature, left thumb impression and handwritten declaration adhere to the required specifications as given under Guideline for documents scan and upload.
- (ii) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send call letters for the Online Examination/Interview 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 no. 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 License/ Voter's Card, etc.
- (iv) **APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)**

**Payment of fees on-line: 30.06.2026 to 20.07.2026** (Both days inclusive)

Category	Amount (Rs.) – (inclusive of GST)
SC/ ST/ PWD	Rs. 175/- (intimation charges only)
General & Others	Rs. 850/- (application fee + intimation charges)

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

### [A] Application Procedure

Candidates are required to go to the Bank's website [www.bankofindia.bank.in](http://www.bankofindia.bank.in) and click on the 'CAREER' and then click on the link "**Recruitment of Credit Officers in GBO Stream Project No. 2026-27/01 Notice dated 01.06.2026**". This will open a new window. In this window click on "APPLY ONLINE"

- (i) Option "APPLY ONLINE" which will open a new screen.
- (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. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.
- (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 BUTTON.
- (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 Document Scan and Upload detailed under point "C".
- (viii) Candidates can proceed to fill other details/Upload of relevant experience documents/certification in 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, left thumb impression and handwritten declaration uploaded and other details filled by you are correct.
- (xi) Click on 'Payment' Tab and proceed for payment.

**[B] PAYMENT OF FEES (ONLINE MODE ONLY)**

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
2. The payment can be made by using only Master/ Visa/ RuPay Credit cards, Debit cards, Internet Banking, Cash Cards/Mobile Wallets, QR or UPI.
3. 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

4. On successful completion of the transaction, an e-Receipt will be generated.
5. **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.
6. Candidates are required to take a printout of the e-Receipt and online Application Form. Please note that if the same cannot be generated online transaction may not have been successful.
7. 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.
8. To ensure the security of your data, please close the browser window once your transaction is completed.

### **Guidelines for Document Scan and Upload**

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.

***Please note that until photographs and signature are as per the specifications provided, the system will not allow the candidate to move forward to the next stage of application.***

#### **i) Photograph Image: (4.5cm x 3.5cm)**

- 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.
- Photo uploaded should be of appropriate size and clearly visible.

#### **ii) 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.

#### III) **Signature:**

- The applicant has to sign on white paper with Black Ink pen.
- 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 (NOT IN CAPITAL LETTERS) uploaded should be of appropriate size and clearly visible.

#### IV) **Left thumb impression:**

- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- **File type:** jpg / jpeg
- **Dimensions:** 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm \* 3 cm (Width \* Height)
- **File Size:** 20 KB – 50 KB
- **Note:** If a candidate does not have left thumb, he/ she may use his/ her right thumb. If both thumbs are missing, the impression of one of the

fingers of the left hand starting from the forefinger should be taken. If there are no fingers on the left hand, the impression of one of the fingers of the right hand starting from the forefinger should be taken. If no fingers are available, the impression of left toe may be taken. In all such cases where left thumb impression is not uploaded, the candidate should specify in the uploaded document the name of finger and the specification of left/ right hand or toe.

V) **Hand-written declaration Image:**

- The applicant has to write the declaration in English clearly on a white paper with black ink.
- **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  
**Note:** The hand written declaration has to be in the candidate's hand writing and in English only. The text should NOT BE IN CAPITAL LETTERS. 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 that 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).
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- 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."***

The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)

**NOTE:**

- **Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.**
- **Ensure that Photo, Signature, Thumb impression and Hand written declaration are uploaded at the specified spaces only in the online application form.**

**Procedure for Scanning the documents:**

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

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

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

**Procedure for uploading the documents:**

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration
- Click on the respective link "Upload Photograph / signature / left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload'
- 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, signature, left thumb impression and hand written declaration as specified.**

**Note:**

- (1) In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the photograph / signature / left thumb impression and hand written declaration 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

left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.

- (3) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate may not be allowed to appear for the process.
- (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 Process may be rejected/ denied. Candidate him/herself will be responsible for the same.
- (6) Candidates should ensure that the signature uploaded is clearly visible
- (7) After registering online candidates are advised to take a printout of their system generated online application forms.

After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to Bank.

**Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Qualifications, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of any details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.**

It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as in the application form. Candidates are, therefore, urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard.

Even if the last date of registration is changed due to technical reasons, the valid dates for payment of application fee will not be changed. Payment of fee by Demand Draft / Cheque / Money Orders / Postal Orders etc. will not be accepted. After registration the application printout need not be sent to the Bank. The said application and copies of required documents mentioned above should be kept ready for submission at the time of interview.

**Candidates serving in Government / Public Sector Undertakings will be required to submit “No Objection Certificate” from their employer, in the absence of which their candidature will not be considered and will be cancelled for non-submission of NOC.**

Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained.

An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.

An online application which is incomplete in any respect such as without photograph, signature, left thumb impression and handwritten declaration uploaded in the online application form will not be considered as valid. Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date of registration of application to avoid the possibility of disconnection/ inability/ failure to log on to the BANK website on account of heavy load on internet/website jam. 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. 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.

Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.