

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation. These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

E. Educational Qualification as on 01-01-2025:

A Degree (Graduation) in any discipline from a University recognised by the Govt. of India or any equivalent qualification recognized as such by the Central Government. The candidate must possess valid Mark-sheet / Degree Certificate and indicate the percentage of marks obtained in Graduation while registering for the position.

(1) All the educational qualifications mentioned should be from a University/ Institution/ Board recognised by Govt. Of India/ approved by Govt. Regulatory Bodies and the final result should have been declared on or before 01-01-2025.

(2) Proper document from Board / University for having declared the result on or before 01-01-2025 has to be submitted at the time of interview. The date of passing the eligibility examination will be the date appearing on the mark-sheet or provisional certificate issued by University / Institute. In case the result of a particular examination is posted on the website of the University / Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University / Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.

(3) Candidate should indicate the percentage obtained in Graduation/ Post Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA are awarded, the same should be converted into percentage and indicated in online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating that the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms.

(4) Calculation of Percentage: The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all semester(s)/year(s) by aggregate maximum marks (in all the subjects irrespective of honours / optional / additional optional subject, if any) multiplied by 100. This will be applicable for those Universities also where Class / Grade is decided on basis of Honours marks only.

The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%. In case Grade point system (CGPA/ OGPA) is adopted, the candidates are required to convert their CGPA/ OGPA into percentage as per criteria adopted by the University/ Institute. The candidates must produce documentary proof of the criteria for conversion into percentage adopted by the University/ Institute at the time of Interview/ Document Verification.

4) Application Fee/ Intimation Charges (Non-refundable):

Application Fees/ Intimation Charges [Payable from 16-01-2025 to 05-02-2025 (Only online payment), both dates inclusive] shall be as follows: -

Rs. 175/- (inclusive of GST) for SC/ST/PwBD candidates.

Rs. 850/- (inclusive of GST) for all others.

Bank Transaction charges for Online Payment of application fees/ intimation charges will have to be borne by the candidate. Fee/ Intimation charges once paid will NOT be refunded on any account nor can it be held in reserve for any other exam or selection.

5) Structure Of Examination:

Sr. No	Subjects	No. of Questions	Maximum Marks	Medium of Exam	Time allotted for each test (Separately timed)
1.	Reasoning & Computer Aptitude	45	60	English & Hindi	60 minutes
2.	General/ Economy/ Banking Awareness	40	40	English & Hindi	35 minutes
3.	English Language	35	40	English	40 minutes
4.	Data Analysis & Interpretation	35	60	English & Hindi	45 minutes
	Total	155	200		3 hours

There will be no sectional qualifying marks. There are minimum qualifying marks on aggregate and the minimum qualifying marks will be as decided by the Bank.

Any change in the structure of the examination will be intimated through Bank's website <https://ucobank.com>. Other detailed information regarding the examination will be given in Bank's website <https://ucobank.com>.

Please note that candidates will not be permitted to appear for the 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
- (3) 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.
- (4) Though the duration of the Online Examination is 3 hours, candidates may be required to be at the venue for about 4 hours 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.

- **Penalty for Wrong Answers:**

For each question for which a wrong answer has been given by the candidate one fourth or 0.25 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 candidate; there will be no penalty for that question

- **Cut-Off Score**

Each candidate will be required to obtain a minimum score on aggregate in the Online examination and to be considered to be shortlisted for interview. Depending on the number of vacancies available, cut-offs will be decided and candidates will be shortlisted for interview. Prior to the completion of the interview process, scores obtained in the Online Main examination will not be shared with the candidates shortlisted for interview. Decision of Bank in shortlisting and calling number of candidates for common interviews/ provisional allotment shall be final.

The number of candidates to be called for Interview based on the performance in the written test shall be three times the number of vacancies in respect of candidates belonging to unreserved category and five times the number of vacancies in respect of candidates belonging to reserved categories.

- **Scores**

The corrected scores obtained by each of the candidates in different sessions (if held) will be normalized using equi-percentile method. Scores up to two decimal points shall be taken for the purpose of calculations

6) Examination Centers:

The examination will be conducted online in venues across many centers in India. The tentative list of Examination centers for the Online Examination is attached as **Annexure-I:**

- (I) No request for change of center for Examination shall be entertained.
- (II) Bank, however, reserves the right to cancel any of the Examination Centers and/ or add some other Centers, at its discretion, depending upon the response, administrative feasibility, etc.
- (III) Bank also reserves the right to allot the candidate to any center other than the one he/she has opted for.
- (IV) Candidate will appear for the examination at an Examination Centre at his/her own risk and expenses and Bank will not be responsible for any injury or losses etc. of any nature.
- (V) Any unruly behavior/misbehavior in the examination hall may result in disqualification/ cancellation of candidature from this exam and also from the future exams conducted by Bank.

7) PRE-EXAMINATION TRAINING

Pre-Examination Training shall be arranged to a limited number of candidates belonging to Scheduled Caste/ Scheduled Tribes/ Other Backward Classes/ Minority Communities in Online Mode. All eligible candidates who opt for and wish to avail of Pre-Examination Training should fill in the relevant column in the ON-LINE APPLICATION. Depending on the response and administrative feasibility etc., the right to cancel any of the Pre- Examination Training and/or make alternate arrangements is reserved by Bank. By merely attending the Pre-Examination Training no candidate acquires any right to be selected.

8) 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.

9) Language Proficiency Test:

The candidates applying for the position of LBO of a particular state, should be proficient (reading, writing, speaking) in any one of the specified local languages of that State as mentioned in this notification. Candidates shortlisted through the online written test will have to appear in the local proficiency test, failing which they will not be allowed to appear for personal interview and thus their candidature will not be considered for further selection process.

Candidates who produce 10th or 12th standard mark sheet/ certificate evidencing having studied the local language will not be required to undergo the language test.

10) Personal Interview:

The venue and date of personal interview will be decided and informed in due course to the applicants who have qualified the written examination. The interview shall be of 100 marks, minimum qualifying mark shall be 40 while for the candidates belonging to SC/ST/OBC/PwBD categories; minimum qualifying mark shall be 35.

The weightage (ratio) for Online Test and interview shall be 80:20 respectively. The combined final score of candidates shall be arrived at on the basis of scores obtained by the candidates in the Online Examination and Interview.

A candidate should qualify both in the Online Exam and interview and be sufficiently high in the merit to be shortlisted for selection. Selection will be made from the top ranked candidates in merit list prepared on state-wise and category-wise. Final Selection will be subject to Qualifying in test of specified local language, where applicable, as detailed above.

11) 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 Authorities or SSLC/ Std. X Certificate with DOB).
- (IV) Photo Identify Proof as indicated in Point 8) of this notification.
- (V) Mark sheets or certificates for educational qualifications. Proper document from Board / University for having declared the result on or before 01-01-2025 has to be submitted.
- (VI) 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. 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.
- (VII) A declaration will have to be submitted in the prescribed format by candidates seeking reservation under OBC

category stating that he/ she does not belong to the Creamy Layer. OBC certificate containing the 'Non-creamy layer' clause, issued during the period 01.04.2024 to the date of interview, should be submitted by such candidates, if called for interview.

- (VIII) The EWS candidates are required to produce for verification the 'Income & Asset Certificate' issued based on gross annual income for the Financial Year 2023-24 as per extant Govt. guidelines. The 'Income & Asset Certificate' issued based on gross annual income for the financial year 2023-24 must be obtained by the candidate on or before the date of interview. No request for extension of time for production of 'Income & Asset Certificate' beyond the said date shall be entertained and if a candidate fails to produce the 'Income & Asset Certificate' at the time of interview, he/ she will not be considered for appointment in the Bank.
- (IX) Disability certificate in the prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability category. 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.
- (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 Appendix I.
- (XI) 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 defence service should submit a certificate from a competent authority that they will be relieved from defence services, on or before 05-02-2026. Please note that failure to provide this certificate will result in immediate disqualification. The candidates falling in this category are advised to apply for this certificate at the earliest to avoid disqualification.
- (XII) Candidates serving in Government / quasi govt. offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" in original from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid. Production of 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.
- (XIII) Persons eligible for age relaxation under 3 B (V) 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.
- (XIV) Experience certificates, if any.
- (XV) Persons falling in categories (ii), (iii), (iv) and (v) of Point 3). B should produce a certificate of eligibility issued by the Govt. Of India.
- (XVI) Any other relevant documents in support of eligibility

Note: -

1. Candidates will not be allowed to appear for the interview if he/ she fail to produce the relevant Eligibility documents as mentioned above.
2. Non production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further process
3. No documents shall be directly sent to Bank by candidates before or after the interview.
4. **All documents like Educational Qualification, Caste Certificates including OBC Non Creamy Layer certificate, EWS Certificate, Disability Certificate etc. will be verified with the issuing authority to ensure the veracity and validity of the same as and when required. Any wrongful submission of such documents will attract action of debarring the candidate and further taking legal action as applicable.**
5. **It will solely be the responsibility of the candidate to submit genuine and proper documents, any wrongful submission found after joining will also attract same action as mentioned in point 3 above.**

12) Probation and Service Bond:

The selected candidates will be on probation for 2 (two) years of active service from date of joining. Confirmation will be made on being satisfied about the performance and conduct during the period of probation. If any candidate fails to achieve minimum standard stipulated, his/her services may be terminated as per policy of the Bank in force at the material time.

The selected candidate to execute a Bond to serve the Bank for a period of two years or pay an amount of Rs. 2.00 Lacs in case the officer leaves the Bank prior to completion of two years.

13) Applications from Serving Employees of the Bank

- Subject to their fulfilling the eligibility criteria, existing employees of UCO Bank may apply for the positions notified by the Bank as new candidates. If selected, such applicants shall resign from their present positions in the Bank and join the new position as a fresh candidate.
- He/she shall not be eligible for any benefits attached to his earlier post in the new position.
- No protection of last pay drawn in the earlier position shall be considered.

14) The Competent Authority for the issue of the certificate to SC / ST / OBC / Economically Weaker Section PERSONS WITH 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: Authorised 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 Orthopaedic / 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.

15) How To Apply

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

Pre-Requisites for Applying Online: Refer Annexure II

(1) Candidates are first required to go to the authorised Bank website <https://ucobank.com> and click on the Career Page and further go to "**Recruitment Opportunities**" and then click on the option "**CLICK HERE TO APPLY ONLINE FOR LOCAL BANK OFFICER (LBO) 2025-26**" to open the Online Application Form.

(2) Candidates will have to click on "CLICK HERE FOR NEW REGISTRATION" to register their application by entering their basic information in the online application form. After that 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. They can reopen the saved data using Provisional registration number and password and edit the particulars, if needed.

(3) Candidates are required to upload their - Photograph - Signature - Left thumb impression - A hand written declaration - Certificate as mentioned in clause 11 (x) (if applicable) - Candidates will also be required to capture and upload their live photograph through webcam or mobile phone during the registration process as per the specifications given in the Guidelines for Scanning and Upload of documents (Annexure II). 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.

(4) Candidates are advised to carefully fill in the online application themselves as no change in any of the data filled in the online application will be possible/ entertained. 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. No change is permitted after clicking on COMPLETE REGISTRATION Button. Visually Impaired candidates are responsible for carefully verifying/ getting the details filled in the online application form.