



Star House, Plot C-5, G - Block, Bandra - Kurla Complex, Bandra (East) Mumbai 400051
Engagement of Apprentices under Apprentices Act, 1961 for F.Y 2025-26
Project No. 2025-26/02 Notice dated 01.12.2025

BANK OF INDIA, a leading Public Sector Bank having Head Office in Mumbai, invites applications for engagement of Apprentices as mentioned below:

Submission of online application commencing from	25.12.2025
Last date for submission of online application	10.01.2026
Relevant date for Age and Qualification	01.12.2025
Tentative Date of Online Examination	Will be advised separately

A. TRAINING SEATS: - Details of Training Seats State - Category - Zone wise are as follows:

SR	STATE	ZONE	SC	ST	OBC	EWS	GEN	TOTAL VACANCY	out of which			
									HI	OC	VI	ID
1	ASSAM	GUWAHATI		1	2	1	6	10				
2	BIHAR	GAYA	1		2	1	1	5				
		MUZAFFARPUR	1		2	1	6	10				
		SIWAN	2		2		6	10	1			
3	GOA	GOA					5	5				
4	GUJARAT	AHMEDABAD	1	1	3	1	4	10			1	
		GANDHINAGAR	1	2	3	1	3	10	1			
		RAJKOT	1	2	4	2	11	20		1		
		VADODARA		2	3	1	4	10				
5	JHARKHAND	BOKARO	1	4	2	1	7	15		1		
		DHANBAD	2	4	2	2	5	15				1
		HAZARIBAGH	2	3	1	1	8	15	1			
6	KARNATAKA	BENGALURU	2		1	1	1	5				
		HUBBALLI - DHARWAD	2	1	5	1	11	20		1		
7	KERALA	THIRUVANANTHAPURAM			1		4	5				
8	MADHYA PRADESH	DHAR	2	3	2		8	15				1
		JABALPUR	2	3	2	2	1	10				
		KHANDWA	2	2	2	2	12	20			1	
		UJJAIN	2	3	2	1	2	10				

SR	STATE	ZONE	SC	ST	OBC	EWS	GEN	TOTAL VACANCY	out of which			
									HI	OC	VI	ID
9	MAHARASHTRA	KOLHAPUR	2	1	4	2	11	20	1			
		RAIGAD	1	1	4	1	3	10			1	
		RATNAGIRI	2	2	4	2	10	20		1		
		SOLAPUR	1	1	4	1	3	10				
10	NEW DELHI	NEW DELHI	1		2	1	6	10				
11	ODISHA	BARIPADA	1	1			3	5				
		KEONJHAR	1	2	1	1	5	10				
12	PUNJAB	LUDHIANA	1		1		3	5				
13	RAJASTHAN	JAIPUR	1		1	1	2	5				
		JODHPUR		1	1		3	5				
14	TAMIL NADU	CHENNAI	1		1		3	5				
		MADURAI			1	1	3	5				
15	TRIPURA	GUWAHATI		1			4	5				
16	UTTAR PRADESH	AGRA	2		2	1	5	10				1
		HARDOI	2		3	1	4	10				
17	UTTARAKHAND	DEHRADUN					5	5				
18	WEST BENGAL	HOWRAH	2		2	1	5	10			1	
		KOLKATA	2	1	2	1	4	10				
		SILIGURI	5	1	4	2	8	20				1
	Grand Total		49	43	78	35	195	400	4	4	4	4

The number of training seats mentioned above is provisional and may vary according to actual requirements of the Bank.

Note: - Candidates can apply for engagement in one state and one Zone within that State only

Abbreviations stand for:

SC – Scheduled Caste, ST – Scheduled Tribe, OBC – Other Backward Classes, EWS – Economically Weaker Section, GEN – General/ Unreserved Category, PWD – Persons with Disabilities/ Persons with Benchmark Disabilities, OC / VI / HI / ID – As mentioned in para B.IV below.

B. ELIGIBILITY CRITERIA (as on 01.12.2025)

Candidates, intending to apply for above training seats should ensure that they fulfil the minimum eligibility criteria specified by Bank:

Please note that the eligibility criteria specified herein are the basic criteria for applying for the training seats. Candidates must necessarily produce the relevant documents pertaining to category, nationality, age, educational qualifications etc. in original along with a photocopy thereof in support of their identity and eligibility as indicated in this notification at the time of interview and any subsequent stage of the engagement process as required by the Bank. Please note that no change of category as well as any other details will be permitted at any stage after registration on the apprenticeship portal. Merely applying / appearing in the processes does not imply that a candidate will necessarily be offered apprenticeship. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

I. Nationality / Citizenship:

A candidate must be a citizen of India.

II. Age and Educational Qualification (As on 01.12.2025):

Age: Minimum : 20 years
Maximum : 28 years

The candidate must have been born not earlier than 02.12.1997 and not later than 01.12.2005 (both days inclusive)

Educational Qualification:

The candidate must possess a graduate degree in any discipline from a recognized university or any equivalent qualifications recognized by central government. The candidate should have passed his/her graduation degree between 01.04.2021 and 01.12.2025.

III. Relaxation of Upper age limit

Sr. No.	Category	Age relaxation
1.	Scheduled Caste/ Scheduled Tribe	5 years
2.	Other Backward Classes (Non-creamy layer)	3 years
3.	Persons With Benchmark Disabilities as defined under "The Rights of Persons with Disabilities Act, 2016"	10 years

NOTE:

- The maximum age limit specified in (II) above is applicable to General Category and EWS candidates.
- Candidates seeking age relaxation will be required to produce the original and have to submit copies of necessary certificate(s) at any subsequent stage of the engagement process as required by Bank.

IV. Other Conditions: -

Sr.	Condition	Criteria
A.	Physical/ Medical fitness	Engagement of candidates as an apprentice is subject to his/ her being declared medically fit as per requirement of the Bank and/ or as prescribed in the Apprenticeship Rule 1992 and amendments made therein and producing of medical fitness certificate from a practicing registered general physician who should be minimum a MBBS.
B.	Registration	Candidate need to register himself/ herself on apprenticeship portal of National Apprenticeship Training Scheme (NATS) https://nats.education.gov.in managed by Board of Apprenticeship Training (BOAT). However, while applying for apprenticeship in the Bank, candidate shall have to possess his/her Enrolment id (issued by NATS portal)
C.	Other Condition	✓ Candidates can apply for engagement in only one state and choose only one zone under that state. ✓ The Candidate should not have undergone Apprenticeship either with Bank of India or in any other organization earlier or pursuing the Apprenticeship Training as per the Apprentices Act 1961 as amended time to time or terminated in between the course of Apprenticeship training due to the fault of candidate himself/ herself. ✓ Candidate, who had training or job experience for a period of one year or more after completing the educational qualifications, shall not be eligible for being engaged as Apprentice.

Bank has right to post apprentices in any Branch/ Offices within the state from which he/ she belongs to as per Bank's operational requirements.

V. 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 training seats are identified suitable for the Persons under categories of disabilities as defined in the Schedule of RPWD Act 2016 and notified by the Department of Empowerment of Persons with Disabilities (Divyangjan) from time to time.

A. Orthopedically Challenged ("OC" category):

A person's inability to execute distinctive activities associated with movement of self and objects resulting from affliction of musculoskeletal or nervous system or both, including Cerebral Palsy, Leprosy Cured, Dwarfism, Muscular Dystrophy and Acid Attack Victims. Orthopedically challenged persons are covered under locomotor disability with following bench mark:

- a. "Leprosy cured person" means a person who has been cured of leprosy but is suffering from:
- i. Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
 - ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;
 - iii. extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly;
- b. "Cerebral palsy" means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
- c. "Dwarfism" means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimetres) or less;
- d. "Muscular dystrophy" means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterised by progressive skeletal muscle weakness, defects in muscle proteins, and the death of muscle cells and tissue;
- e. "Acid attack victims" means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.

B. Visual Impairment ("VI" Category) : Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

- a. Blindness:
- i. Total absence of sight; OR
 - ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
 - iii. Limitation of the field of vision subtending an angle of less than 10 degree. OR
- b. Low Vision:
- i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR
 - ii. Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

C. Hearing Impaired (“HI” Category):

- a. Deaf: means person having 70 DB hearing loss in speech frequencies in both ears.
- b. Hard of Hearing: means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

D. Intellectual Disability (“ID” Category): Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

1. Intellectual disability.

a. Autism Spectrum disorder (ASD) means a neuro-developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behaviours.

b. “Specific Learning Disability” (SLD) means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.

c. “Mental Illness” (MI) means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognise reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterised by sub normality of intelligence

2. “Multiple Disabilities” means multiple disabilities amongst clause “A”; “B”; “C”; “D (1)”.

Note: Only those persons with benchmark disabilities 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 terms, as certified by the certifying authority.

A person who wants to avail 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 visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the

online examination. 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.
- The scribe should be from an academic stream different from that stipulated for the post.
- 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 this engagement.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
- The scribe arranged by the candidate should not be a candidate for the online examination under this Engagement Project 2025-26/02. If violation of the above is detected at any stage of the process, candidature 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 favourably entertained.
- 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 proctor / administrator that the scribe independently answered the questions. In such cases, the Candidate and scribe may also be debarred from all bank examinations for two years.

(ii) Guidelines for candidates with locomotor disability and cerebral palsy

A Compensatory time of twenty 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 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 of examination.

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

These guidelines are subject to change in terms of GOI guidelines/ clarifications, if any, from time to time.

C. EWS (Economically Weaker Section)

1. Persons who are not covered under the existing scheme of reservations to the Scheduled Castes, the Schedule Tribes and the Other Backward Classes and whose family has gross annual income below Rs.8.00 lakh (Rupees eight lakh only) are to be identified as EWSs for benefit of reservation. The income shall include income from all sources i.e. salary, agriculture, business, profession etc. and it will be income for the financial year prior to the year of application. Also persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:

- i.) 5 acres of Agricultural Land and above;
- ii.) Residential flat of 1000 sq. ft. and above;
- iii.) Residential plot of 100 sq. yards and above in notified municipalities;
- iv.) Residential plot of 200 sq. yards and above in areas other than the notified municipalities.

2. The property held by a "Family" in different locations or different places / cities would be clubbed while applying the land or property holding test to determine EWS status.

3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS. The candidates shortlisted for document verification/interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/interview.
4. The term "Family" for this purpose will 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 below the age of 18 years.
5. The instructions issued by the Government of India in this regard from time to time shall be adhered to.

Disclaimer: EWS Vacancies are tentative and subject to further directives of Government of India and outcome of any litigation.

NOTE: These guidelines are subject to change in terms of GOI guidelines/clarifications, if any, from time to time.

D. SELECTION PROCEDURE:

Selection for engagement of apprentices would be based on the basis of **(i) online written test and (ii) test of local language**

I. ONLINE EXAMINATION:

The structure of online examination will be as under:

Sr. No.	Name of the Tests	No. of Questions	Maximum Marks
1	General / Financial Awareness	25	25
2	English Language	25	25
3	Quantitative & Reasoning Aptitude	25	25
4	Computer Knowledge	25	25
	Total	100	100

Bank reserves the right to modify the structure of the examination which will be intimated through its official website.

The Total duration of examination would be 90 minutes.

The above tests except the Test of English Language will be available bilingually, i.e. English and Hindi. The test of English Language will be of qualifying nature i.e. Marks obtained in English Language will not be added while preparing merit List. The minimum qualifying marks in English, General/ Financial awareness, Quantitative &

Reasoning Aptitude and Computer Knowledge will be decided by Bank at its sole discretion.

Qualifying marks stipulated above are for General/EWS Category candidates. Candidates belonging to the Category SC/ ST/ OBC/ PWD, filling in vacancies

reserved for the relevant category, will be entitled to a relaxation of 5% marks in relation to that stipulated for general category candidates.

II. TEST OF LOCAL LANGUAGE

The candidate applying for vacancies of a particular state, should be proficient (reading, writing, speaking and understanding) in any one of the local languages of that state (to be specified at the time of calling the applications). The test of local language will be conducted after qualifying the online written examination. Candidates who fail to qualify this test will not be engaged for apprenticeship. Candidates who produce 10th or 12th standard mark sheet/certificate evidencing having studied the specified opted local language will not be required to undergo the language test.

III. STIPEND/ BENEFIT:

The apprentices are eligible for stipend of Rs.13,000/- (Rupees Thirteen Thousand only) per month for the engagement period of one year. The apprentices are not eligible for any other allowances/ benefits.

(*including subsidy amount if any, by Government of India)

Bifurcation of Stipend amount is as follows:

Stipend per month to be paid by the Bank	Govt. of India's stipendiary support per month	Total Stipend per month
Rs. 8,500/-	Rs. 4,500/-	Rs. 13,000/-

The above stipend will be credited in the Saving Bank Account of apprentices each month after adjusting unauthorised leaves, if any. Government share of Rs. 4,500/- will be directly credited to the apprentices DBT enabled Bank Account registered with NATS Portals through Direct Beneficiary Transfer (DBT) mode as per extent guidelines.

IV. Engagement type:

Apprentice Trainee. This is neither an employment in the Bank nor a contract employment in the Bank. Please note that the candidates engaged as Apprentices will only be a "Trainee" and will NOT be treated as "employees/ worker" of Bank of India and will not be entitled to receive any benefits which are available for the Regular employees of the Bank or for the Contractual employees of the Bank. The provision of any law with respect to labour shall not apply to or in relation to such apprentice.

V. Period of engagement:

Period of engagement shall be restricted to **One Year Apprenticeship Training Programme** as per the provisions of the Act. Apprenticeship period shall not give the

apprentice any lien/ right on permanent employment and consequential benefits with the Bank. Bank may also issue certificate to candidate upon the successful completion of Apprenticeship.

VI. Assessment and Joint Certification:

Successful Apprentice, will be issued a proficiency certificate by Board of Apprentice Training (BOAT) and the Certificate will be uploaded on the NATS portal. The certificate will be available on portal based on rules and regulation of BOAT as declared time to time.

VII. Final Selection:

Final selection of the candidates for apprenticeship will be subject to meeting the cut-off marks in the online examination to be decided by the bank, satisfactory verification of the documents/ information furnished in the online application at the time of pre-engagement formalities, qualifying the test of local language of the state and candidate being found medically fit. Merit List shall be drawn state wise and category wise. Candidates qualified in the test are to be placed according to their marks obtained in online examination in descending order in respective States and Categories.

If the marks obtained in the online exam are equal, then the merit order will be on the basis of Date of Birth i.e. Candidate senior by age will be placed higher in the merit List.

List of Documents to be produced at the time of document verification:

The following documents in original together with a self-attested photocopies in support of the Candidate's eligibility and identity are to be invariably submitted at the time of document verification **failing which the candidate shall not be considered for engagement as an apprentice:**

- (i) Printout of the valid intimation letter issued by BFSI SSC.
- (ii) Proof of Date of Birth (SSC Marksheet)
- (iii) Photo Identify Proof (Aadhaar Card)
- (iv) Mark sheets & certificates for educational qualifications. Proper document from Board/ University for having declared the result between 01.04.2021 to 01.12.2025 has to be submitted.

- (v) Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC category candidates. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for

Other Backward Classes in Civil post & services under Government of India. **OBC caste certificate containing the 'Non-creamy layer' clause should be issued** on or after 01.04.2025. **Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.** Candidates belonging to OBC category but coming under creamy layer are not entitled to OBC reservation. They should indicate their category as General in the online application form.

- (vi) Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in case of EWS category candidates.

Benefit of reservation under EWS category can be availed upon production of an 'Income and Asset Certificate' issued by a Competent Authority on the format prescribed by Government of India for the relevant financial year. The Income & Asset Certificate should be based on income of Financial Year 2024-25.

- (vii) Disability Certificate in prescribed format in case of PWBD category. If the candidate desires to use the services of a Scribe at the time of online examination, a detail Bio data of the scribe giving Scribe's: Name, Gender, DOB, Educational Qualification, Relationship with the Candidate, ID Proof No. and ID Proof Copy has to be submitted to BFSI SSC via email only, from the registered email id of the candidate to info@bfsissc.com within 48 Hrs of payment of the online examination fee with email subject line mentioned as **"SCRIBE BIODATA"**.
- (xi) Any other relevant documents in support of eligibility.

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, PWD categories have to submit certificates in support of it at the time of interview.

Prescribed Formats of SC, ST, OBC, EWS, PWD certificates to be submitted at the time of interview are available at the end of the Notice. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

E. HOW TO APPLY

- I. All applicants will have to apply online for “**Apprenticeship with Bank of India**” from **25.12.2025** to **10.01.2026** by clicking the link <https://nats.education.gov.in> (the apprenticeship portal).
- II. Candidates should mandatorily first register themselves, if eligible, in the Apprenticeship portals of Government of India viz. NATS portal <https://nats.education.gov.in> (Navigate to the “Student Register/Login” section)
- III. Those registered on NATS portal will have to go to https://nats.education.gov.in/student_type.php and login into the portal using their user id and password. After login into the portal the candidate has to apply for Apprenticeship as per the Advertisement published by “Bank of India” by going to the section “Apply against advertised vacancies”
- IV. The candidates who are eligible as per the apprenticeship notification of Bank of India would receive an email from info@bfsissc.com within 48 Hrs of applying the application on NATS portal, inviting them to fill the final “Application

cum Examination Fee Form” wherein the candidate will have to provide his/her personal data, choice of zone, category, PWBD status and make online payment of the requisite examination fee

- V. It is very IMPORTANT for all candidates who have applied to MAKE NOTE of their Enrolment Id (issued by NATS portal)
- VI. In case the candidates are facing issues in getting themselves registered they are advised to go through the help manual available on the NATS portal. The link for accessing the manual is given below:
https://nats.education.gov.in/assets/manual/student_manual.pdf
- VII. The candidates who successfully make the examination fee payment would receive an email from info@bfsissc.com with a copy of his/her “Application cum Examination Fee Form” filled by the candidate, within next 48 Hrs of making the online payment of the examination fee.
- VIII. The process of Registration of application will be considered complete only when application fee is deposited with BFSI SSC. Candidates are requested to note down the acknowledgement number and keep a copy of application form for their future reference.

Candidates can apply their primary online application only through NATS Portal <https://nats.education.gov.in> from 25.12.2025 to 10.01.2026 and no other mode of primary application will be accepted.

F. APPEARING IN THE EXAMINATION:

- I. All applicants who have paid the examination fee will receive intimation from BFSI SSC with date and timing of the examination.
- II. All applicants will have to give the online examination on the given date and time using their own front camera enabled desktop or laptop or tablet or smart phone.
- III. All applicants will have to display the same ID Proof which they have uploaded on the apprenticeship portal.
- IV. Except for PWBD candidates, no candidates will be allowed to have any one else near him/her while giving online examination. The guidelines for the same shall be provided by BFSI SSC.
- V. For any help/clarification query, emails can be sent to the info@bfsissc.com

G. APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE)

Application/ Intimation fee to be remitted by all eligible applicants only on demand by BFSI SCC (scrutinizing/ examining body) deputed by the Bank is as under **(GST will be charged on application fee as applicable)**:

Sr. No.	Category	Application/ Examination/ Intimation Fees
1	PwBD candidates	Rs.400/- + GST
2	Schedule Caste / Schedule Tribe / All Women candidates	Rs.600/- + GST
3	All Other Candidates	Rs. 800/- + GST

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

H. Final Result

All candidates who are finally selected will receive an email communication from BFSI SSC.

Candidates are advised to regularly visit the Bank's official website for updates/ notices/ instructions. All announcements/ addendum/ corrigendum/ details pertaining to this process will be only published / provided on Bank's official website www.bankofindia.bank.in from time to time under Career section. No separate communication/ intimation will be sent to the candidates who are not selected/ shortlisted in the process. All notification/ communication placed on Bank's website shall be treated as intimation to all candidates who have applied for the process.

Merely satisfying the eligibility criteria norm does not entitle the candidate to be called for Examination/ Engagement process. Candidates shall be required follow all guidelines for online examination as informed on the Bank's website.

The Bank reserves the right to reject any application/ candidature at any stage or cancel the conduct of examination or to cancel the engagement process entirely at any stage without assigning any reason.

I. GENERAL INSTRUCTIONS

- (1) The Candidate should NOT have undergone Apprenticeship either in Bank of India or in any other organization/ establishment earlier or pursuing Apprenticeship Training as per the apprenticeship Act 1961 as amended. The training duration / apprenticeship or engagement period shall be 1 (one) year.

- (2) Candidates who had training or job experience for a period of one year or more after the attainment of the educational qualifications, shall NOT be eligible for being engaged as Apprentices.
- (3) No Ex-servicemen / Disabled Ex-Servicemen shall be engaged as an apprentice and there is no reservation to Ex-servicemen/ Disabled ex-servicemen in the apprentice engagement.
- (4) The apprentice shall have no right to claim employment in Bank after completion of training.
- (5) Bank of India shall have no obligation to offer regular employment to Apprentices during and/ or after the completion of the apprenticeship period. After completion of Apprenticeship period, candidates will be automatically relieved from the respective work area.
- (6) Every apprentice undergoing apprenticeship training in the Bank shall be a TRAINEE for all purposes and not considered as a WORKER or EMPLOYEE of the Bank, as such the provisions of any law with respect to labour shall not apply to or in relation to such apprentice. He / She will not be entitled to receive any benefits which are available for the employees of the Bank.
- (7) Bank has the rights to cancel the engagement of apprenticeship at any point of time without prior notice, in case of any misconduct done by the apprentice during the engagement period.
- (8) The Apprentices are prohibited from joining / forming any Union Body.
- (9) Candidates will have to invariably produce and submit the requisite documents such as valid intimation call letter, a photocopy of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of examination.
- (10) Before applying for the Apprenticeship, the candidate should ensure that he/ she fulfils the eligibility and other norms mentioned in this advertisement. Candidates are therefore to carefully read this advertisement and follow all the instructions given for submitting online application. It is the primary responsibility of the candidate to ensure that he/ she belongs to the Caste/ Tribe as mentioned by him/ her in the online application.
- (11) A Candidate's admission to the examination/ shortlisting for subsequent process is strictly provisional. The mere fact that the intimation letter(s) has been issued to the candidate does not imply that his/ her candidature has been finally cleared by Bank. Bank would be free to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfil the eligibility norms and/ or that he/ she has furnished any incorrect/ false information/ certificate/ documents or has suppressed any material fact(s). If candidature of any candidate is rejected for any reasons according to the terms and conditions of this advertisement, no further representation in this regard will be entertained. If any of these shortcomings is/ are detected after engagement his/ her engagement are liable to be summarily terminated.

- (12) Decision of Bank in all matters relating to engagement process will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf.
- (13) Not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited. The scribe arranged by the candidate should not be a candidate for the examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled.
- (14) Multiple attendance/ appearances in the online examination will be summarily rejected/ candidature cancelled.
- (15) Online applications once registered will not be allowed to be withdrawn and/ or the application fee/ intimation charges once paid will not be refunded nor be held in reserve for any other examination.
- (16) Any resulting dispute arising out of this advertisement including the engagement process shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- (17) Canvassing in any form will be a disqualification.
- (18) No request for change of address, or changes in any other details mentioned in the online application form will be entertained.
- (19) In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on Bank's official website shall prevail.
- (20) A recent, recognizable photograph should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process/ doubt about identity at any stage could lead to disqualification.
- (21) The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/ or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a re-exam is at the absolute discretion of Bank. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.
- (22) Candidates will have to appear for Document Verification at their own expense.
- (23) Bank shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share their application details with anyone.

- (24) Engagement of provisionally selected candidates is subject to his/ her being declared medically fit, as per any other requirements of the Bank and also subject to engagement and conduct rules of the Bank. Decision of Bank will be final and binding on candidates.
- (25) Bank reserves the right to change (cancel/ modify/ add) any of the criteria, method of engagement etc. with or without assigning any reason.
- (26) All intimations will be sent by BFSI SSC by email only to the email ID registered in the online application form. Bank shall not be responsible if the information/ intimations does not reach candidates in case of change in the email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the Bank's official website **www.bankofindia.bank.in** for latest updates.

J. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting online application. At the time of interview or in a subsequent selection procedure, if a candidate is (or has been) found guilty of –

- (i) using unfair means or
- (ii) impersonating or procuring impersonation by any person or
- (iii) misbehaving in the examination hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents 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 or
- (iv) resorting to any irregular or improper means in connection with his/ her candidature or
- (v) obtaining support for his/ her candidature by unfair means, or
- (vi) using extra mobile phones or similar electronic device of communication in the examination, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - (a) to be disqualified from the examination for which he/ she is a candidate
 - (b) to be debarred either permanently or for a specified period from any examination conducted by Bank.
 - (c) for termination of engagement, if he/ she has already joined the Bank.

K. ANNOUNCEMENTS:

All further announcements/ details pertaining to this process will only be published/ provided on Bank's official website www.bankofindia.bank.in from time to time.

L. DISCLAIMER:

Instances for providing incorrect information and/ or process violation by a candidate detected at any stage of the selection process, will lead to disqualification of the candidate from the selection process and he/ she will not be allowed to appear in any of the engagement process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect. Clarifications / decisions given / to be given by the Bank, regarding this Engagement of Apprentices process shall be final and binding.

Date: 01.12.2025

Place: Mumbai

Mr. Ranvir Singh
General Manager (HR)

**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 /**
daughter* **of** _____ **of village / town***
_____ **in District / Division*** _____ **of the State / Union**
Territory* _____ **belongs to the** _____ **Caste/Tribe* which is recognized as a**
Scheduled 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 Scheduled Castes / Scheduled Tribes* Certificate issued to Shri / Smt / Kumari*
_____ **Father /Mother* of Sri / Smt / Kumari*** _____
_____ **of village / town** _____ **in District/Division*** _____ **of**
the State/Union Territory* _____ **who belong to the** _____ **Caste / Tribe* which**
is recognized as a Scheduled _____ **Caste/Scheduled Tribe* in the State/Union Territory* issued by the**
_____ **[Name of the authority] vide their order No.** _____ **dated**
_____.

.....2

::2::

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:

[With seal of Office]

Date :

State/Union Territory

Note : The term "Ordinarily resides" used here will have the same meaning as in Section 20 of the Representation of the Peoples Act, 1950.

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* Please delete the words which are not applicable.

Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

1. District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / I Class Stipendiary Magistrate / Sub-Divisional Magistrate / Extra-Asst. Commissioner / Taluka Magistrate / Executive Magistrate.
2. Chief Presidency Magistrate / Additional Chief Presidency Magistrate / presidency Magistrate.
3. Revenue Officer not below the rank of Tehsildar.
4. Sub-Divisional Officers of the area where the candidate and / or his family normally resides.

Note : The Certificate is subject to amendment/modification of Scheduled Castes and Scheduled Tribes lists from time to time

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**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. /
Kumari _____ son/daughter of _____
_____ of _____ village/Town
_____ District/Division _____ in the State/ Union
Territory _____ belongs to the
_____ community which is recognized as a backward class under
the Government of India, Ministry of Social Justice and Empowerment's Resolution No.
_____ dated _____. Shri/Smt./Kumari _____ and/or
his/her family ordinarily reside(s) in the _____ District/Division of the
_____ State/Union Territory. This is also to certify that he/she does not
belong to the persons /sections (Creamy Layer) mentioned in column 3 of the Schedule to the
Government of India, Department of Personnel & Training OM No.36012/22/93- Estt.[SCT], dated
8-9-1993 **.

Dated :

District Magistrate
Deputy Commissioner 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.

Government of

(Name & Address of the authority issuing the certificate)

INCOME & ASSET CERTIFICATE TO BE PRODUCED BY ECONOMICALLY WEAKER SECTIONS

Certificate No.

Date :

VALID FOR THE YEAR

This is to certify that Shri/Smt./Kumari son/daughter/wife of permanent resident of Village/Street Post Office..... District..... in the State/Union Territory Pin Code whose photograph is attested below belongs to Economically 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;
- II. Residential flat of 1000 sq. ft. and above;
- III. Residential plot of 100 sq. yards and above in notified municipalities;
- IV. Residential plot of 200 sq. yards and above in. areas other than the notified municipalities

2. Shri/Smt./Kumari belongs to the caste which 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
attested
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 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.

NOTE :-

The Income and Asset Certificate issued 'by anyone of the following authorities in the prescribed format as given above shall only be accepted as proof of candidate's claim as 'belonging to EWS : -

- (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.

FORM-I

Certificate of Disability

(In cases of amputation or complete permanent paralysis of limbs or dwarfism and in cases of blindness)
(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent
passport size
attested
photograph
(Showing
face only) of
the person
with disability

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri

_____ Date of Birth (DD / MM / YY) _____

Age _____ years, male/female _____ registration No. _____

permanent resident of House No. _____ Ward/Village/Street _____

Post Office _____ District _____ State _____, whose

photograph is affixed above, and am satisfied that :

(A) **he/she is a case of :**
locomotor disability

Dwarfism

Blindness

(Please tick as applicable)

(B) **The diagnosis in his/her case is** _____

(A) **He/She has** _____ **% (in figure)** _____ **percent (in words)**
permanent locomotor disability/ dwarfism /blindness in relation to his/her _____ **(part of body) as per**
guidelines (.....number and date of issue of the guidelines to be specified)

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

Nature of Document	Date of Issue	Details of authority issuing certificate

(Signature and Seal of Authorised Signatory of notified Medical Authority)

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

FORM - II

Certificate of Disability

(In case of multiple disabilities)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent PP size
Attested
Photograph
(Showing face
only) of the
person with
disability

Certificate No. :

Date :

This is to certify that we have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter of Shri
_____ Date of Birth (DD / MM / YY) _____
Age _____ years, male/female _____ registration No. _____
permanent resident of House No. _____ Ward/Village/Street
_____ Post Office _____ District
_____ State _____, whose photograph is affixed above, and am 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 ((.....number and date of issue of the guidelines to be specified) for the disabilities ticked below, and is shown against the relevant disability in the table below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Muscular Dystrophy			
3	Leprosy cured			
4	Dwarfism			
5	Cerebral Palsy			
6	Acid Attack Victim			
7	Low vision	#		
8	Blindness	#		
9	Deaf	£		
10	Hard of Hearing	£		
11	Speech and Language Disability			
12	Intellectual Disability			
13	Specific Learning Disability			
14	Autism Spectrum disorder			
15	Mental-illness			
16	Chronic Neurological Conditions			
17	Multiple sclerosis			
18	Parkinson's disease			
19	Haemophilia			
20	Thalassemia			
21	Sickle Cell disease			

(B) In the light of the above, his/her over all permanent physical impairment as per guidelines (.....number and date of issue of the guidelines to be specified), is as follows :-

In figures :- _____ percent

In words :- _____ percent

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

£ - 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

5. Signature and Seal of the Medical Authority

Name and seal of Member	Name and seal of Member	Name and seal of Chairperson

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

FORM - III

Certificate of Disability

(In cases other than those mentioned in Form I and II)

(Prescribed proforma subject to amendment from time to time)

(NAME AND ADDRESS OF THE MEDICAL AUTHORITY ISSUING THE CERTIFICATE)

Recent
passport size
Attested
Photograph
(Showing face
only) of the
person with
disability

Certificate No. :

Date :

This is to certify that I have carefully examined

Shri/Smt./Kum. _____ son/wife/daughter
of Shri _____ Date of Birth (DD / MM / YY) ____

Age _____ years, male/female _____ Registration No. _____ permanent
resident of House No. _____ Ward/Village/Street
_____ Post Office

_____ District _____ State _____, whose photograph is
affixed above, and am satisfied that he/she is a Case of _____ disability. His/her
extent of percentage physical impairment/disability has been evaluated as per guidelines (.....number
and date of issue of the guidelines to be specified) and is shown against the relevant disability in the table
below :

Sr. No.	Disability	Affected Part of Body	Diagnosis	Permanent physical impairment/mental disability (in %)
1	Locomotor disability	@		
2	Muscular Dystrophy			
3	Leprosy cured			
4	Cerebral Palsy			
5	Acid Attack Victim			
6	Low vision	#		
7	Deaf	€		
8	Hard of Hearing	€		
9	Speech and Language Disability			
10	Intellectual Disability			
11	Specific Learning Disability			
12	Autism Spectrum disorder			
13	Mental-illness			
14	Chronic Neurological Conditions			
15	Multiple sclerosis			

16	Parkinson's disease			
17	Haemophilia			
18	Thalassemia			
19	Sickle Cell disease			

(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

(Authorised 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.