



(A Government of India undertaking)

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

### ENGAGEMENT OF INTERNAL OMBUDSMAN ON CONTRACTUAL BASIS - 2026

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

The eligibility and terms of service is furnished here under:

Age	Maximum age - 65 years (inclusive of all relaxations) as on 01.01.2026
Qualification	Graduate in any discipline
Experience	<p>The Internal Ombudsman (IO) shall either be a retired or serving officer, in the rank equivalent to a General Manager in the Regulated Entity (RE) of the Reserve Bank under the purview of the Internal Ombudsman framework or a Financial Sector Regulatory Body, having necessary skills and experience of <b>minimum seven years</b> of working in areas such as banking, non-banking finance, regulation, supervision, payment and settlement systems, credit information or consumer protection. Provided that, if the person is a serving officer, he / she is required to relinquish the same before assuming charge as IO.</p> <p>The Internal Ombudsman shall previously not have been employed, nor presently be employed, by Indian Bank / erstwhile Allahabad Bank or a holding, associate or subsidiary company of the bank.</p>
Period of Engagement	The tenure of the IO in the bank shall be a fixed term of not less than three years. However, the total tenure (including extension/reappointment, if any) of the IO in the bank shall not exceed five years.
Termination of Contract	In case the appointee desires to terminate the contract before the expiry of the contractual period, he / she will have to give to the Bank clear three months' notice.
Leave	<p>12 Days per calendar year on pro-rata basis.</p> <p>The existing leave balance will not be carried forward to subsequent years and no encashment of leave shall be permitted.</p>
Remuneration & Perquisites	Negotiable
Place of work	Chennai.
Selection procedure	Selection will be by way of (1) Scrutiny of applications by Screening Committee and (2) Interview of shortlisted candidates by Selection Committee. In case number of applicants is substantially large, a Preliminary Interview may be conducted.

<p>Job Profile / Role &amp; Responsibilities:</p>	<p>Internal Ombudsman shall be reporting directly to the Executive Director in-charge of customer service vertical of the Bank administratively and to the Board of the Bank functionally.</p> <p>The detailed Job profile / Role &amp; Responsibilities in terms of Chapter-III of Reserve Bank of India (Commercial Banks – Internal Ombudsman), 2026 Directions dated 14.01.2026 is as under:</p> <ol style="list-style-type: none"> <li>(1) The office of the Internal Ombudsman (IO) shall not handle complaints received directly from the complainants or members of the public. It shall deal with the complaints that have already been examined by the bank but have been partially resolved or being wholly rejected by the bank.</li> <li>(2) The IO shall not represent the bank in legal cases before any court or fora or authority.</li> <li>(3) The IO shall recommend suitable compensation to the complainant, as per the compensation prescribed by the Reserve Bank of India in its extant guidelines, if any, and as per the compensation policy of the bank, if any, in case there is no prescription from the Reserve Bank of India.</li> <li>(4) The IO may recommend compensation in accordance with the Reserve Bank - Integrated Ombudsman Scheme, as amended from time to time, for any consequential loss and the loss of time, expenses incurred and harassment / mental agony suffered by the complainant, over and above the compensation recommended in clause (3) above.</li> <li>(5) The office of IO shall, on a quarterly basis, analyze the pattern of all complaints received against the bank, such as product-wise, category-wise, consumer group-wise, geographical location-wise, etc., and provide inputs to the bank for policy intervention, if so warranted.</li> <li>(6) The IO shall suggest means for taking actions to address the root cause of complaints of similar / repeat nature and those that require policy level changes in the bank.</li> <li>(7) The IO shall have 'read-only' access to the Reserve Bank's Complaint Management System to enable them to keep abreast of decisions of the RBI Ombudsman / Appellate Authority.</li> </ol> <p>Any other work in the scope of functioning of Internal Ombudsman as updated by Reserve Bank of India from time to time.</p>
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Board Oversight	<p>(1) The IO shall be designated as a permanent invitee to the meetings of the Customer Service Committee of the Board.</p> <p>(2) The IO shall furnish periodic reports (including the analysis of complaints) on his / her activities to the Customer Service Committee of the Board, preferably at quarterly, but not less than half yearly, intervals.</p> <p>(3) The decision of the IO can be overruled only with the approval of the Executive Director in-charge of customer service vertical of the Bank.</p> <p>(4) All such cases where the decision of the IO has been overruled by the Executive Director in-charge of customer service vertical of the Bank shall be placed before the Customer Service Committee of the Board of the bank for review.</p> <p>(5) Information on the complaints resolved by the RBI Ombudsman in favour of complainant, either partially or fully, shall also be placed before the Customer Service Committee of the Board, on quarterly basis. The information shall be accompanied with an analysis of minimum top five categories of complaints along with remedial measures so as to avoid complaints of a similar nature in future.</p>
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**Procedure for applying: -**

1. Application complete in all respects as per the prescribed format (*Annexure A*) along with copies of all the credentials as enumerated in Clause 2 below should be sent in a closed envelope super scribed “**Application for the post of Internal Ombudsman on Contractual Basis-2026**” to the following address:

**Chief General Manager (CDO & CLO)**  
**Indian Bank, Corporate Office, HRM Department, Recruitment Cell,**  
**‘B’ Wing, 2<sup>nd</sup> Floor, 254-260, Avvai Shanmugam Salai, Royapettah,**  
**Chennai, Pin - 600 014, Tamil Nadu.**

All eligible and interested candidates should apply in the prescribed application format to reach the address cited above on or before **11.02.2026**. Any application received after the due date will be summarily rejected.

**Application fees / Intimation Charges (Non-Refundable):**

Rs. 175 /- (inclusive of GST) for SC/ST/PwBD candidates (Only Intimation Charges)
Rs. 1000 /- (inclusive of GST) for all other candidates

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

Account Name : Indian Bank Recruitment Fee Collection Account  
Account Number : 7422772966  
Bank & Branch : Indian Bank, Royapettah  
Account Type : Current Account  
IFSC Code : IDIB000R021

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

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

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

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

### **GENERAL INSTRUCTIONS**

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

b. The terms & conditions of engagement is whole and simple governed by the provisions of the contract and the engagement shall not be construed as an employment in the Bank and the provisions of PF / Pension, etc. shall not apply in this case.

c. His / Her engagement on contract is for a specific period as stated above, and as such should not be construed as an offer of employment or a regular employment in the Bank.

d. On completion of the contractual period of three years, his / her engagement shall automatically come to an end. There will not be a need for issuance of communication by the Bank for termination of the contract after the above said period.

e. The Bank takes no responsibility for any delay in receipt or loss in postal transit of any Application or Communication.

f. The Bank reserves the right to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this notice, including criteria for qualifying/method and procedure for selection.

g. Only those candidates who fulfil the eligibility criteria will be called for interview and intimated by email.

h. Candidates will have to produce original certificates for educational qualifications, experience, age, category etc. at the time of interview, in support of his/her eligibility, as per the details furnished in the application, failing which the candidate will not be allowed for interview and their candidature will be cancelled.

i. Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of interview, selection and any other matter relating to recruitment will be final and binding on the candidates. No correspondence or personal enquiries shall be entertained by the Bank in this regard.

j. No Travelling Allowance is payable to candidates who are called for interview.

k. Any dispute arising out of and/or pertaining to the process of recruitment under this Advertisement shall be subject to the sole jurisdiction of the Courts situated at Chennai.

l. Request for change of contact no./address/ email ID/interview centre will not be entertained.

m. In case any dispute arises on account of interpretation of version other than English, English version will prevail.

n. Engagement of selected candidates is subject to their being declared medically fit as per the requirements of the Bank. Such engagement will also be subject to the Rules & Policies of the Bank.

o. Canvassing in any form will be a disqualification.

p. Bank Reserves the right to cancel the engagement process entirely at any stage.

Dated: 28.01.2026

Chennai

Chief General Manager (CDO & CLO)