



RECRUITMENT OF OFFICER GRADE 'A' (ASSISTANT MANAGER) 2025

I. BACKGROUND:

1. International Financial Services Centres Authority (IFSCA) is a statutory regulatory body established by an Act of Parliament, to develop and regulate the financial services market in the International Financial Services Centres in India. GIFT IFSC at GIFT City, Gandhinagar is the maiden IFSC in the country. The IFSCA has its Headquarters at GIFT City, Gandhinagar and is empowered to exercise the powers of RBI, SEBI, IRDAI and PFRDA in respect of financial products, financial services, and financial institutions in the IFSCs.
2. IFSCA hereby invites applications from Indian citizens for filling up the posts of Officer Grade 'A' (Assistant Manager). IFSCA reserves the right to fill up or not to fill up any of all posts or terminate this process completely at any stage and accordingly, the applicant(s) shall have no right to participate further in the selection process or being granted appointment. IFSCA shall also have the right to increase or decrease the posts based on its assessment, at any stage without any vested right in the applicant(s). Schedule of this recruitment cycle is as under:

IMPORTANT DATES TO REMEMBER	
Activity	Important Dates (IFSCA shall have the right to make any changes in schedule or terminate this process without any notice)
On-line Application and Payment of fee	11.09.2025 to 25.09.2025
Availability of Call Letters for Phase – I & Phase – II On-line Examinations on IFSCA website	Will be intimated by E-mail/SMS. General information shall be hosted on IFSCA's website. Candidates to regularly check the website.
Phase - I On-line Examination	11.10.2025 (Saturday)
Phase - II On-line Examination	15.11.2025 (Saturday)
Phase – III Interview	Will be intimated to candidates successful in Phase II by E-mail/SMS.

3. Applicants desirous of applying for the posts in IFSCA are hereby cautioned not to fall prey to any unscrupulous elements who may try to deceive candidates/public by false promises of securing jobs in IFSCA. In case any candidate comes across such offer/ practice, the same may be immediately brought to the notice of IFSCA at hr-manager@ifsc.gov.in with full details, such as name and contact details of the elements indulging in such practice.



4. Participation in this selection process or qualifying at any stage of the selection process shall not vest any right in the candidates to be offered the appointment, which shall be based on the internal requirement of the Authority. Other than the reservation prescribed in this advertisement to any category of candidates based on Government instructions, there shall be no further reservation available to any candidate.

5. Details of vacancies to be filled up and essential educational qualifications required are as under

Stream	Number of Posts					Total Posts	Out of which PwBD*	Educational Qualification (As on 25.09.2025)
	SC	ST	OBC	EWS [#]	UR/ GEN			
General	2	1	3	2	4	12	1* - Autism, ID, SLD, MI or Multiple Disabilities [Category (d) or (e)]	<p>Master's Degree with specialization in Statistics/ Economics / Commerce/ Business Administration (Finance) or its equivalent / Econometrics</p> <p>Or</p> <p>Bachelor's Degree in Information Technology/ Computer Science/ Masters in Computers Application/ Information Technology</p> <p>Or</p> <p>Bachelor's Degree in Commerce and CA/CFA/CS/ICWA</p> <p>Or</p> <p>Bachelor's Degree in Law</p> <p><i>Note: For the qualification 'MBA (Finance)', equivalent qualifications shall also be admissible. Where the degree certificate does not explicitly mention the specialisation, it shall be incumbent upon the applicant to furnish evidence, issued by the institution/university, that the course was with a specialisation in Finance. The acceptance or rejection of such evidence, and the determination of whether a</i></p>



								<i>qualification is to be treated as equivalent to MBA (Finance), shall rest solely with the IFSCA, whose decision in this regard shall be final and binding.</i>
Legal	1	-	1	-	2	4	-	Bachelor's Degree in Law
Information Technology (IT)	-	1	1	-	2	4	-	Bachelor's Degree in Information Technology/ Computer Science/Masters in Computers Application/ Information Technology
Total	3	2	5	2	8	20		

Note: Candidates must have obtained a minimum of 60% marks or equivalent grade in the respective qualifying examination, i.e., Masters or Bachelors Degree, in order to be eligible to apply.

Abbreviations: SC: Scheduled Caste, ST: Scheduled Tribe, OBC: Other Backward Classes, EWS: Economically Weaker Sections UR/GEN: Unreserved/General, PwBD: Persons with Benchmark Disabilities, ID-Intellectual Disability, SLD-Specific Learning Disability and MI-Mental Illness OR Multiple Disabilities.

- i. While selection shall be made on the basis of the aggregate marks obtained in Phase II and the interview, with weightage of 85% and 15% respectively, the determination of inter se seniority among selected candidates shall be based exclusively on the total marks obtained in the common papers of Phase I and Phase II (i.e., the papers taken by candidates across all streams). Seniority shall accordingly be fixed on the basis of such total marks.
- ii. From phase 2 to interview separate cut off marks will be prescribed for different streams.
- iii. Candidates will be selected for each stream as detailed in the above table.
- iv. For candidates applying under the IT stream, a skill test in the form of a Coding Test shall be conducted for those who qualify in the Phase II examination. The Coding Test shall be of a qualifying nature. Only candidates who qualify in the Coding Test shall be eligible to participate in the interview and to be considered for subsequent stages of the selection process. In case both the Coding Test and the interview are conducted for IT stream candidates who have qualified in Phase II, the interview shall be deemed valid only for those who have qualified the Coding Test. Candidates who do not qualify the Coding Test shall stand excluded from further consideration in the selection process, irrespective of their performance in any other stage. The syllabus, venue, date, and all other relevant details of the qualifying Coding Test shall be notified separately in the manner specified in this vacancy notification.
- v. Candidates may opt to apply either of Legal/ IT as per the respective streams and/or General stream as per their educational qualifications. Separate on-line application for each stream will have to be



submitted and requisite fee is to be paid for each application. In case a candidate applies more than once in a Single Specialization and/or applies for more than 1 specialization (apart from General Stream), only the latest applications shall be considered valid and the other applications shall be rejected and fee/ intimation charges against them will be forfeited. Selection will be on the basis of option exercised and performance as per cut-off marks.

Note I: Candidates belonging to OBC category but in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as '(UR/GEN)'.

*** Persons with Benchmark Disabilities (PwBD):**

- (i) As per OM No.36035/02/2017-Estt (Res) dated January 15, 2018 issued by Department of Personnel & Training (DoPT), Government of India regarding 'Reservation for the Persons with Benchmark Disabilities', the four categories of disabilities are as under:

[A] (a) blindness and low vision	[B] (b) deaf and hard of hearing
[C] (c) locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;	[D] (d) autism, intellectual disability, specific learning disability and mental illness; (e) multiple disabilities from amongst persons under clauses (a) to (d) including deaf- blindness

- (ii) The admissible candidates may belong to any category (i.e., GEN/SC/ST/OBC/EWS) and they will be eligible for age relaxations. Reservation for PwBD is horizontal and within the overall vacancies for the posts. In case no suitable person with benchmark disability as advertised is available for filling up the reserved vacancy, the same shall be filled up in accordance with the provisions of The Right of Person with Disabilities Act, 2016 and the Central Govt. directives on the subject.
- (iii) PwBD means a person with not less than forty per cent of a specified benchmark disability where specified disability has not been defined in measurable terms and are eligible to apply in the GEN/SC/ST/OBC/EWS category. They will be eligible for concession in applicable fee.

Reservation for Economically Weaker Sections (EWSs)

- (i) Reservations for Economically Weaker Sections (EWSs) in recruitment is governed by Office Memorandum No.36039/1/2019-Estt (Res) dated 31.01.2019 of Department of Personnel & Training, Ministry of Personnel, Public Grievances & Pensions, Government of India.
- (ii) Benefit of reservation under EWSs category can be availed upon production of an 'Income and Asset Certificate' valid for Financial Year 2025 – 26 issued by a Competent Authority on the basis of gross annual income of Financial Year 2024-2025 in the format prescribed by Government of India. Candidates may please note that they should be in possession of 'Income and Assets Certificate' as mentioned above issued on or after **01.04.2025** and before the date of document verification at the time of interview (Phase III). 'Income and Asset Certificate' shall be submitted by such candidates at the time of interview (if called for interview). No request for extension of time for production of 'Income and Asset Certificate' beyond the date of interview shall be permissible and they shall not be allowed to attend interview under any circumstances.



(iii) *Disclaimer: "EWSS vacancies are tentative and subject to further directives of Government of India and outcome of any litigation on the subject. The appointment is provisional and is subject to the Income & Asset certificate being verified through proper channels". Benefit of reservation under EWSS 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.*

6. In case a candidate applies more than once in a single stream, only the last application made shall be considered valid and the other applications shall be summarily rejected. No fee shall be refunded in such cases.

7. Request for change/ correction in any particulars (including category) in the application form, once application is finally submitted, will not be entertained under any circumstances. No correspondence/ phone/ email will be entertained in this regard. Candidates are thus advised to fill up the online application carefully and furnish the correct information in the application.

Note I: The candidates are also liable to serve anywhere in India, wherever the requirement of the Authority arises in discharge of its obligations.

Note II: The candidate must hold a valid degree from any of the recognized Universities incorporated by an Act of the Central or State Legislature in India or other educational institutions established by an Act of Parliament or declared to be deemed as a University under Section-3 of the University Grants Commission Act, 1956 or possess an equivalent qualification from a Foreign University recognized by the Association of Indian Universities/Government of India.

Note III: The date of passing eligibility examination will be the date appearing on the mark sheet or provisional certificate issued by the University/Institute. In case the result of a particular examination is posted on the website of the University/Institute, a certificate issued by the appropriate authority of the University/Institute indicating the date on which the result was posted on the website will be taken as the date of passing.

Note IV:

i) In case of candidates belonging to SC/ST categories, relaxation in educational standards to the extent of 5% marks is allowed at Bachelor's Degree/Master's Degree.

ii) Where Universities/Institutes have not awarded Class or percentage of marks and allotted Aggregate Grade Points (e.g. CGPA/OGPA/CPI, etc.), (a) but defined criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, the same will be accepted; (b) but has not defined criteria for conversion of Aggregate Grade Point into Class and/or percentage of marks, or not stating class in the degree certificate, the undefined parameter(s) will be worked out as under:

Equivalent CGPA/OGPA/CPI or similar terminologies allotted on a 10 point scale	Class / Division	Aggregate Percentage of Marks
6.75	I (First)	60%
6.25	II (Second)	55%
5.75	II (Second)	50%



iii) Aggregate Grade Point or percentage of marks where awarded would mean aggregate over the entire duration of the course.

iv) Where the Aggregate Grade Point (CGPA/OGPA/CPI, etc.) is awarded out of a number other than 10, it will be normalized out of 10 and computed as above.

Note V: Candidates who have appeared for the final qualifying examinations and awaiting their results are eligible to appear in Phase I, Phase II & Phase III of selection process. However, the offer to join, if any, shall be subject to production of necessary documents evidencing successfully obtaining the requisite qualification, within the time granted for production. No extension of time shall be permitted under any circumstances and the offer shall stand withdrawn, without notice.

Note VI: Any selection/appointment shall be provisional and subject to verification by the Authority of the personal information submitted by the candidates. If such information furnished is found at any stage (during or after selection/appointment or confirmation) to be false/incorrect or based on false or incorrect documents or if the candidate has used any form of undue influence or unfair means to secure appointment, his/her candidature/selection/appointment/confirmation is liable to be cancelled at any stage in his/her career with IFSCA.

8. Age Limit (as on 25/09/2025):

- (i) A candidate must not have exceeded the age of thirty (30) years as on September 25, 2025.
- (ii) The upper age-limit prescribed above will be relaxable only in the following cases:
 - (a) up to a maximum of five years for candidates belonging to a Scheduled Caste or a Scheduled Tribe where the posts are reserved for them;
 - (b) up to a maximum of three years in the case of candidates belonging to Other Backward Classes who are eligible to avail of reservation applicable to such candidates where the posts are reserved for them;
- (iii) Only candidates belonging to 'Non-Creamy Layer' (NCL) are eligible to apply under OBC Category. The OBC candidates who belong to 'Creamy Layer' are not entitled to apply under OBC Category.
- (iv) Candidates belonging to OBC category but coming in the 'Creamy Layer' are not entitled to OBC reservation. They should indicate their category as 'Unreserved'. Candidates belonging to the OBC (NCL) category should be in possession of OBC (NCL) certificate issued on or after 01.04.2025 and before the date of document verification at the time of interview. OBC (NCL) certificate shall be submitted by such candidates at the time of interview (if called for interview). No request for extension of time for production of OBC (NCL) Certificate beyond the said date shall be entertained. Candidates qualifying for Phase III, i.e. interview under OBC category would be required to submit OBC(NCL) certificate, as mentioned in the advertisement, at the time of interview. In case candidates fail to produce the same at the time of interview, they will not be allowed to appear for interview. Further, their request for interview under 'Unreserved' category shall not be entertained under any circumstances.
- (v) Relaxation of 10 (ten) years for PwBD candidates shall be applicable whether the post is reserved or not. Relaxation of 13 (thirteen) years for PwBD (OBC) candidates where vacancies are reserved for OBC candidates. Relaxation of 15 (fifteen) years for PwBD (SC/ST) candidates where vacancies are reserved for SC/ST candidates.



- (vi) Relaxation of 5 (five) years for Ex-servicemen. Ex-servicemen include Emergency Commissioned Officers/Short Service Commissioned Officers, who have rendered at least five years continuous Military Service and have been released a) on completion of assignment (including those whose assignment is due to be completed within one year from July 31, 2025) otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or b) on account of physical disability attributable to Military Service or c) on invalidment. Emergency Commissioned Officers/Short Service Commissioned Officers who have completed their initial period of assignment of five years of Military Service but whose assignment has been extended beyond five years and in whose case the Ministry of Defence issues certificates that they would be released on selection within three months from the date of receipt of offer of appointment.
- (vii) Candidates belonging to the Scheduled Castes and the Scheduled Tribes and the Other Backward Classes who are also covered under the category of Persons with Benchmark Disabilities and Ex-servicemen will be eligible for grant of cumulative age- relaxation.
- (viii) Where there is no vacancy reserved for OBC/SC/ST/EWS category candidates, such candidates can still apply. However, they will not be eligible for any relaxations. SC/ST/PwBD candidates are exempt from payment of application fee even in such case but will have to pay specified intimation charges. OBC/PwBD/EWS candidates should possess a latest certificate to this effect issued by the Competent Authority in the Format prescribed by Government of India.

II. MODE OF SELECTION: Mode of selection shall be a three-stage process i.e. Phase I (on – line Screening examination consisting of two papers of 100 marks each), Phase II (on – line examination consisting of two papers of 100 marks each) and Phase III (Interview).

III.

1. PHASE I ON-LINE EXAMINATION:

- (i) An on – line screening examination consisting of two papers (Multiple Choice questions of 100 marks each) will be held on a date to be declared on the website of IFSCA. The exam will consist of:

Paper	Streams/ Subjects	Maximum Marks	Duration	Cut off
Paper 1	<u>All streams:</u> Multiple choice questions General awareness (financial sector) -25 questions X 1 mark each English language – 25 questions X 1 mark each Quantitative Aptitude – 25 questions X 1 mark each Test of Reasoning- 25 questions X 1 mark each	100	60 minutes	30%



Paper 2	Legal Stream and Information Technology Stream: Multiple choice questions on Specialized subject related to stream. (50 questions X 2 marks each) (Please refer Annexure for detailed syllabus)	100	60 minutes	40%
Paper 2	General Stream Multiple choice questions on General knowledge, Current events of national and international importance, Economic and social development (sustainable development, poverty, inclusion, and demographics), Commerce, Accountancy, Management, Finance and costing, Indian Economy, Global Economy, Five-year plans, Central Government's initiatives/ Schemes in the financial sector. (50 questions X 2 marks each) (Please refer Annexure for detailed syllabus)	100	60 minutes	40%
Aggregate Cut off				40%

- There shall be negative marking (1/4th of marks assigned to the question) for the Paper 1 and Paper 2 in Phase I.
- Candidates would need to secure separate cut-offs in each paper as well as aggregate cut-off marks in Phase I to be shortlisted for Phase II.
- Marks obtained in Phase I shall be used only for the purpose of shortlisting candidates for Phase II and will not be counted towards final selection of the candidates.
- Candidates, who have cleared Phase I, will be intimated the date and time for Phase II by e- mail and/or call letter and list of such candidates will also be made available on the website of IFSCA.

2. PHASE II ON-LINE EXAMINATION:

- An on-line examination consisting of two papers of 100 marks each will be held on a date to be declared on the website of IFSCA. The exam will consist of:

Paper	Streams/ Subjects	Maximum Marks	Duration	Cut off	Weightage
Paper 1 (Common for all streams)	English (Descriptive Test) Precis Writing – 35 marks Essay writing – 30 marks Comprehension- 35 marks	100	60 minutes	30%	1/3rd



Paper 2	Legal Stream 50 Multiple choice questions of two marks each on Specialized subject related to stream. (Please refer Annexure for detailed syllabus)	100	60 minutes	40%	2/3rd
	Information Technology Stream 50 Multiple choice questions of two marks each on Specialized subject related to stream. (Please refer Annexure for detailed syllabus)	100	60 minutes	40%	2/3rd
	General Stream Multiple choice questions on subjects like IFSCA Act, Union Budget, Economic Survey, Banking, Capital Market, Insurance, Pension Funds, Bullion, GIFT City, GIFT IFSC, IFSCA, Global Financial Centres etc. (50 questions X 2 marks each) (Please refer Annexure for detailed syllabus)	100	60 minutes	40%	2/3rd
Aggregate Cut off				40%	

- Candidates shortlisted for Phase II will be issued new call letters.
- There shall be negative marking ($\frac{1}{4}$ th of marks assigned to the question) for the Paper 2 in Phase II.
- There shall be a cut-off of minimum 30% for Paper 1 and a cut-off of minimum 40% for Paper 2 in Phase II.
- Candidates would need to secure separate cut-offs in each paper as mentioned above as well as aggregate cut-off marks of 40% in Phase II exam (weightage of 1/3rd for Paper 1 and 2/3rd for Paper 2) to be shortlisted for Phase III.
- However, the final cut-off marks for calling for Phase III (interview) will be decided by the Competent Authority in relation to number of vacancies.
- Paper 1 will be evaluated only of such candidates who obtain minimum qualifying marks in Paper 2.



- g) Shortlisted candidates will be intimated the date and time for Phase III (Interview) by e- mail and/or call letter and list of such candidates will also be made available on the website of IFSCA.

Note I: All question papers (in both the Phase I & Phase II, except the Test of English) will be set bilingually in Hindi and English.

3. PHASE III INTERVIEW:

- (i) Only the shortlisted candidates after Phase-II will be called for interview. Application-cum-intimation fee shall not be refunded to the candidates not shortlisted for Phase II on-line examination and Phase III Interview. Candidate may opt for interview either in Hindi or English.
- (ii) **Note:** The marks obtained in **Phase II On-line Written Examination** will be allotted a weightage of 85%, while the marks obtained in **Phase III Interview** will be allotted a weightage of 15%. The final selection (all streams) shall be based on total marks secured in Phase-II and Phase-III. However, for IT stream, candidate has to clear the coding test post which he/she shall be eligible for the interview.
- (iii) IFSCA reserves the right to modify the selection process at any stage and in any manner as it may deem necessary to get the right candidates.
- (iv) If a selected candidate, who has been issued the offer of appointment, does not join the post within the time stipulated, IFSCA may offer the appointment to the next candidate in the list, if it deems fit. There shall be no obligation whatsoever on IFSCA to make any such offer to the next candidate, nor shall there be any vested right in any such candidate to be given the offer. IFSCA may, in such circumstances, opt not to fill the post at all.

IV. SERVICE CONDITIONS / PAY AND ALLOWANCES:

1. **Probation:** The successful candidates recruited for the post of Officer Grade 'A' shall undergo probation of two years. The candidates shall be confirmed in the services of IFSCA subject to their satisfactory performance during the probation period. There are reasonable prospects for promotion to higher grades.

Notwithstanding the above, if at any stage post recruitment, it is discovered that the appointed candidate was ineligible in any manner, his/her services are liable to be dispensed with.

2. **Pay:** The pay scale of Officers in Grade 'A' is Rs. 62500-3600(4)-76900-4050(7)-105250-EB-4050(4)121450-4650(1)-126100 (17 years).

Presently, the approximate gross pay and allowances including IFSCA's contribution towards National Pension System (NPS), Grade Allowance, Special Allowance, Special Grade Allowance, Dearness Allowance, Local Allowance, Family Allowance, Special Compensatory Allowance, Learning Allowance and Housing Allowance, etc. at the minimum of scale is approx. Rs.1,80,000/- per month.

3. **Benefits:** Other benefits include viz., Leave Fare Concession, Medical Expenses (Hospitalisation and Non-Hospitalisation), Personal Accident Insurance, Eye Refraction/ Cost of Spectacles, Education Allowance, Knowledge Updation Allowance, Briefcase, Conveyance Expenses, House



Cleaning Allowance, Staff Furnishing Scheme, Scheme for Purchasing Computers, and all other benefits as are admissible to an Officer Grade 'A' in IFSCA.

4. **Posting:** The recruited officer shall be governed by the provisions of the International Financial Services Centres Authority (Employees' Service) Regulations, 2020 (as amended) and be liable to serve anywhere in India or abroad.

V. EXAMINATION CENTRES:

1. The Phase I on-line examination will be held at the following centers:

East Zone	West Zone	North Zone	South Zone	Central Zone
Kolkata, Burdwan	Mumbai, Navi Mumbai, Thane, Raigad	Mohali, Patiala, Phagwara	Chennai, Tirunelveli, Thanjavur	Bhopal
Patna, Bhagalpur	Surat, Bardoli, Vadodara	Delhi, Gurugram, Noida, Greater Noida	Hyderabad, Khammam, Warangal	Nagpur
Guwahati, Jorhat	Ahmedabad, Gandhinagar	Lucknow	Trivandrum	Raipur
Bhubaneswar, Cuttack	Jaipur, Udaipur	Jammu, Sambha	Bangalore	Indore, Ujjain
Ranchi, Jamshedpur	Pune	Dehradun, Roorkee	Visakhapatnam	Prayagraj, Moradabad
Imphal, Churachandpur	Hubballi (Hubli), Dharwad	Meerut	Ernakulam	Kanpur
Siliguri	Chhatrapati Sambhajinagar	Haldwani	Madurai	
Agartala	Nasik		Coimbatore	
Muzaffarpur	Panaji		Vijayawada, Guntur, Rajahmundry	

2. The Phase II on-line examination will be held at the following centers:

East Zone	West Zone	North Zone	South Zone	Central Zone
Kolkata	Mumbai, Navi Mumbai, Thane, Raigad, Pune	Mohali	Chennai	Bhopal, Indore



Patna	Ahmedabad, Gandhinagar	Delhi, Gurugram, Noida, Greater Noida	Hyderabad	Nagpur
Guwahati	Jaipur	Lucknow	Ernakulam	Raipur
Bhubaneswar			Bangalore, Hubballi(Hubli), Dharwad	

- Candidates can provide their preference of up to three centres for Phase I and for Phase II in the online application. Choice of centre by candidates for Phase I and Phase II Examinations can be different and must be indicated in the online application. Candidates will appear for the online examination at an Examination Center, as mentioned in the call letter, irrespective of their choice, at their own risks and expenses. IFSCA does not make any arrangements for travelling/boarding/lodging of candidates. IFSCA will not be responsible for any injury or losses of any nature arising out of this process.
- Note:** Notwithstanding the aforesaid provision, IFSCA reserves the right to change the center at its discretion. All the Examination Centers will cater to examination for Multiple Disabilities/Low Vision Candidates in their respective centers. Candidates admitted to the examination will be informed of the timetable and place or places of examination. The candidates should note that no request for change of center will be entertained under any circumstances.
- The venue for the Phase III Interview will be intimated to the shortlisted candidates in their interview call letter.

VI. APPLICATION-Cum-INTIMATION FEE (NON-REFUNDABLE):

Category of Applicant	Amount of Fee (Non-Refundable) (in INR)
Unreserved/GEN, EWS & OBC	Rs. 1,000/- as application fee cum intimation charges with applicable taxes
SC/ST/PwBD	Rs. 100/- as intimation charges with applicable taxes

VII. NOTE FOR PERSONS WITH BENCHMARK DISABILITIES:

1. Definition of Person with Benchmark Disabilities

Reservation will be applicable to Persons with Benchmark Disabilities as per Section 34 of "Rights of Persons with Disabilities Act, 2016" as has been indicated. The disabilities specified in the Schedule of Rights of Persons with Disabilities Act, 2016 are as below:

- Physical Disability:



A. Locomotor disability (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:

- (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 construed accordingly;
- (b) "cerebral palsy" means a Group of non-progressive neurological condition 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 centimeters) 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 characterized 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:

- (a) "blindness" means a condition where a person has any of the following conditions, after best correction:
 - (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.
- (b) "low-vision" means a condition where a person has any of the following conditions, namely:
 - (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 impairment:

- (a) "deaf" means persons 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;
- (ii) Intellectual disability, a condition characterized by significant limitation both in intellectual functioning (reasoning, learning, problem solving) and in adaptive behavior which covers a range of every day, social and practical skills, including:
- (a) "specific learning disabilities" 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;

- (b) "autism spectrum disorder" 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.
 - (c) "mental illness" means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behaviour, capacity to recognize 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 subnormality of intelligence.
- (iii) Multiple Disabilities (more than one of the above specified disabilities) including deaf blindness which means a condition in which a person may have combination of hearing and visual impairments causing severe communication, developmental, and educational problems.
 - (iv) PwBD candidates should possess a latest disability certificate issued by a Competent Authority as prescribed vide The Rights of Persons with Disabilities Act, 2016 (RPWD Act, 2016). Such certificate shall be subject to verification/ re-verification, as may be decided by IFSCA.

2. GUIDELINES FOR PERSONS WITH 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:

- (i) Candidate should ensure that he/ she is eligible to use a scribe as per the Government of India rules governing the recruitment of Persons with Benchmark Disabilities.
- (ii) The candidate will have to arrange his / her own scribe at his/her own cost.
- (iii) Both the candidate as well as scribe will have to give a suitable undertaking in the prescribed format with passport size photograph of the scribe along with call letter at the time of examination 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 fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the result of the online examination. Proforma of undertaking will be made available on IFSCA website on or before the Call Letters for the online examination are made available on the IFSCA website.
- (iv) During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.
- (v) Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- (vi) A person acting as scribe for one candidate cannot be a scribe for another candidate. In addition, the scribe arranged by the candidate should not be a candidate for the same 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. 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.

- (vii) Only candidates registered for compensatory time 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.

(a) Guidelines for Candidates with locomotor disability and cerebral palsy:

- A. 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).

(b) Guidelines for Visually Impaired candidates:

- A. 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.
- B. These guidelines are subject to change in terms of Government of India guidelines/ clarifications, if any, from time to time.

(c) Guidelines for Use of Scribe and Compensatory Time (persons having less than 40% disability)

In addition to the instructions applicable to PwBD candidates (who have disability of 40% or more), following rules will apply for persons with specified disabilities 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, as per the guidelines issued vide Office Memorandum F. No. 29-6/2019-DD-III dated August 10, 2022 of Government of India, Ministry of Social Justice and Empowerment, Department of Empowerment of Persons with Disabilities (Divyangjan).

A. The facility of scribe and/or compensatory time shall be granted solely to those having difficulty in writing subject to production of a certificate to the effect that person concerned has limitation to write and that scribe is essential to write examination on his/her behalf from the competent medical authority of a Government healthcare institution, in the prescribed format.

B. The qualification of the scribe should be one step below the qualification of the candidate taking examination. The candidate opting for own scribe should submit details of the own scribe in the prescribed format.

3. GUIDELINES FOR PERSONS WITH DISABILITIES

1. A compensatory time of twenty minutes per hour 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) and for Visually Impaired candidates under Low Vision (who suffer from not less than 40% of disability).

2. 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 of examination. The facility of viewing the contents of the test in magnifying font will be available to Visually Impaired candidates.

The scribe will be allowed to be used as per the guidelines issued vide Office Memorandum F.No.16110/2003- DDIII dated February 26, 2013 of Government of India, Ministry of Social Justice and Empowerment, Department of Disability Affairs, New Delhi.

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

VIII.GENERAL INSTRUCTIONS:

1. Candidate who is eligible and desires to apply for the above post should submit an **ON-LINE application only** with requisite fee (wherever applicable). No other means/mode of application will be accepted.
2. Fees sent in any other manner not prescribed in this advertisement and / or the application submitted without depositing the fee/ intimation charges would be summarily rejected and no correspondence shall be entertained in this regard.
3. Candidates should carefully read the advertisement and fully satisfy themselves about their eligibility for the post applied for. Candidates seeking reservation/ relaxation benefits available for SC/ST/OBC/PwBD/EWS/Ex-servicemen must ensure that they are strictly entitled to such reservation/ relaxation as per eligibility prescribed. At the time of the interview, they should also be in possession of all the requisite certificates with regard to reservation in the prescribed format in support of their claim as stipulated for such benefits and these certificates should be dated earlier than the due date (closing date) of the application.
4. If the candidates are not eligible or have knowingly or wilfully furnished incorrect or false particulars or suppressed material information, their candidature will be liable to be cancelled at any stage of the selection. If the candidate qualifies in the selection process and subsequently it is found that he/she does not fulfill the eligibility criteria, his/her candidature will be cancelled and if appointed, the appointment would be terminated without any notice or compensation.
5. Candidates who are already in service of Govt./ Quasi-Govt. Organizations and Public Sector Banks/ Undertakings will have to produce a "**NO OBJECTION CERTIFICATE**" from their employer, at the time of Interview.
6. Before appointment in IFSCA, a proper discharge certificate from the employer will have to be produced at the time of joining, including settlement of bond, if any.
7. Outstation candidates called for Interview will be reimbursed single AC Three Tier return railway fare for journey by the shortest route, subject to submission of necessary documentary evidence.
8. IFSCA does not assume any responsibility for the candidates not being able to submit their applications within the last date.



9. In all matters regarding eligibility, conduct of examinations, interviews, assessment, prescribing minimum qualifying standards in both the Examination and Interview, in relation to number of vacancies and communication of result, IFSCA's decision shall be final and binding on the candidates and no correspondence shall be entertained in this regard. IFSCA also reserves the right to cancel the advertisement, fully or partly on any grounds or cancel recruitment to any vacancy indicated.
10. Canvassing in any form will disqualify the candidate.
11. Please note that Addendum, Corrigendum, Notices, etc. if any, issued on the above advertisement, will be published only on IFSCA's website www.ifsc.gov.in
12. Any resultant dispute arising out of this advertisement shall be subject to the jurisdiction of the Courts situated at Gandhinagar only.

IX. HOW TO APPLY:

1. Candidates are required to apply on-line through the website www.ifsc.gov.in from **11/09/2025** to **25/09/2025** and no other mode of application will be accepted. Candidates **need not submit the system generated print out of the ON-LINE application to IFSCA's office.**
2. Detailed Guidelines/Procedures for:
 - A. Application Registration
 - B. Payment of Fees
 - C. Uploading of Photograph
 - D. Uploading of Signature, Left Thumb impression and Handwriting declaration

A. APPLICATION REGISTRATION:

I. IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION:

Before applying online, candidates should

1. Scan their photograph and signature ensuring that both the photograph and signature adhere to the required specifications as given under Guidelines for uploading of photograph & signature scan. ii. The left thumb impression should be properly scanned and not smudged. **(If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)**
2. Scan the handwriting declaration ensuring that the document adheres to the required specifications as given under Guidelines for uploading of handwriting declaration. 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."
3. 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.)**

4. Have a valid personal email ID and mobile number, which should be kept active till the completion of this Recruitment Process. IFSCA may send call letters for the 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 number before applying on-line and must maintain that email account and mobile number. **Under no circumstances, a candidate should share/mention e-mail ID to/ of any other person.**

II. APPLICATION PROCEDURE:

1. Applicants are required to go to IFSCA's website www.ifsc.gov.in and open the link "Careers". Thereafter, open the Recruitment Notification entitled **"IFSCA RECRUITMENT EXERCISE - RECRUITMENT OF OFFICER GRADE A (ASSISTANT MANAGER) - 2025"** and click on the option **"APPLY ONLINE"** which will open a new screen.
2. 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.
3. 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.
4. 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.
5. The Name of the candidate and his/her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets. Any change/alteration found may disqualify the candidature.
6. Validate your details and Save your application by clicking the **"VALIDATE YOUR DETAILS"** and **"SAVE & NEXT"** button.
7. Candidates can proceed to upload Photo, Signature, Left Thumb impression and hand writing declaration as per the specifications given in the Guidelines detailed under point "C" given below.
8. Candidates can proceed to fill other details of the Application Form.
9. Click on the Preview Tab to preview and verify the entire application form before **"COMPLETE REGISTRATION"**.



10. Modify details, if required, and click on "**COMPLETE REGISTRATION**" only after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on "**PAYMENT**" Tab and proceed for payment.
12. Click on "**SUBMIT**" button.
13. Candidates shall be solely responsible for filling up the online applications correctly. In case of invalid applications due to errors committed by the applicant no claims for refund of application fees/intimation charges so collected shall be entertained by the Authority.
14. To avoid last minute rush, candidates are advised to pay the application fees/ intimation charges and register online at the earliest.
15. Authority does not assume any responsibility for the candidates not being able to submit their applications within the last day on account of aforesaid reasons or any other reason.

B. PAYMENT OF FEES ONLINE MODE:

1. Payment of application fee/ intimation charges has to be done after successful registration of the application else application will be treated as cancelled.
2. Candidates have to pay the requisite fees/intimation charges only through ON-LINE mode.
3. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
4. The payment can be made by using only Debit Cards (Rupay/ Visa/ Master Card/Maestro), Credit cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets.
5. 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.
6. On successful completion of the transaction, an **E-Receipt** will be generated. **Candidates are required to take a printout of the e-receipt.**
7. 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.
8. Candidates are required to take a print of online Application Form containing fee details. **Please note that if the same cannot be generated, online transaction may not have been successful.**
9. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert it to your local currency based on prevailing exchange rates.
10. To ensure the security of your data, please close the browser window once your transaction is completed.
11. There is facility to print application form containing fee details after payment of fees.

C. GUIDELINES FOR UPLOAD OF PHOTOGRAPH, SIGNATURE, LEFT THUMB IMPRESSION & HANDWRITING DECLARATION:

1. In case the face in the photograph or signature is unclear, the application may be rejected. Candidate may edit the application and re-upload the photograph/ signature in such case.



2. 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 will not be allowed to appear for the exam.

a. PHOTOGRAPH IMAGE:

- i. Photograph must be a recent passport size colour picture (4.5cm × 3.5cm)
- ii. The picture should be in colour, against a light-coloured, preferably white background. Look straight at the camera with a relaxed face.
- iii. 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.
- iv. If you have to use flash, ensure there's no "red-eye".
- v. If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- vi. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- vii. Dimensions 200 x 230 pixels (preferred).
- viii. Size of file should be between 20kb-50kb. Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, number of colours etc., during the process of scanning.

b. PHOTOGRAPH CAPTURE:

- i. 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.
- ii. 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.
- iii. 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.

iv. Do's and Don'ts of Photo Capture

Dos:

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

Don'ts:

- a) Small size photograph not to be clicked/ uploaded.
- b) Coloured glasses or sunglasses/ Cap should not be worn.
- c) Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.
- d) Photo not taken in dark/ improper background.

c. SIGNATURE, LEFT THUMB IMPRESSION AND HANDWRITING DECLARATION IMAGE:

- i. The applicant has to sign on white paper with Black Ink pen.



- ii. The applicant has to put his left thumb impression on a white paper with **BLACK** or **BLUE** ink.
- iii. The applicant has to write the declaration in English clearly on a white paper with black ink.
- iv. The signature left thumb impression and the hand-written declaration should be of the applicant and not by any other person.
- v. The signature will be used to put on the Call Letter and wherever necessary.
- vi. 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.
- vii. Dimensions 140 x 60 pixels (preferred)
- viii. Size of file should be between 10kb – 20kb for signature and left thumb impression.
- ix. Size of handwriting declaration should be 50 kb – 100 kb.
- x. Signature / Handwriting declaration in CAPITAL LETTERS shall NOT be accepted.

Please note that only a valid image will be accepted by the system as per the above specifications and only after successful upload of the documents, the application will proceed.

d. **SCANNING THE DOCUMENTS:**

- i. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- ii. Set Color to True Color
- iii. File Size as specified above
- iv. 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).
- v. 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.
- vi. Candidates using MS Windows/MsOffice can easily obtain documents in .jpeg format not exceeding 50kb (for photograph), 100 kb (for handwriting declaration), 20kb (signature) and 50kb (for left thumb impression) by using MS Paint or MS Office Picture Manager. Scanned documents in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50kb (for photograph), 100 kb (for handwriting declaration), 20kb (signature) and 50kb (for left thumb impression) by using crop and then resize option (Please see point (i) & (ii) above for the pixel size) in the 'Image' menu. Similar options are available in other photo editor also.
- vii. If the file size and format are not as prescribed, an error message will be displayed.
- viii. While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and handwriting declaration.
- ix. **If the file size and format are not as prescribed, an error message will be displayed.**
- x. While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph and signature.



e. PROCEDURE FOR UPLOADING THE PHOTOGRAPH AND SIGNATURE

- i. There will be separate links for uploading Photograph, signature, left thumb impression and handwriting declaration.
- ii. Click on the respective link "Upload Photograph / signature / left thumb impression / handwriting declaration".
- iii. Browse and select the location where the Scanned Photograph / signature / left thumb impression / handwriting declaration file has been saved.
- iv. Select the file by clicking on it. • Click the 'Open/Upload' button.
- v.

Note:

- (1) Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and handwriting declaration as specified.
- (2) In case the face in the photograph or signature or left thumb impression or the handwriting declaration is unclear / smudged the candidate's application may be rejected.
- (3) After uploading the Photograph / signature / left thumb impression / handwriting 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 handwriting declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature, prior to submitting the form.
- (4) After registering online candidates are advised to take a printout of their system generated online application forms.

D. DOWNLOAD OF CALL LETTERS:

Candidates will have to visit the website for downloading call letters for online examination. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter which should be the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in this advertisement and also specified in the call letter and (iii) Photocopy of the same Photo Identity Proof as brought in original.

X. CENTRE INSTRUCTIONS:

1. The examination will be conducted online in venues given in the respective call letters. The addresses of the venue will be advised in the call letter. Candidates are required to indicate the preferred test centre in the application form. IFSCA however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, depending upon the response, administrative feasibility, etc.
2. As far as possible candidates will be allotted to a centre of his/her choice. However, IFSCA, reserves the right to allot the candidate to any centre (either within the state or outside the state) other than the one he/she has opted for.
3. No request for change of centre/venue/date/ session for Examination shall be entertained.



4. Choice of centre once exercised by the candidate will be final. If sufficient number of candidates do not opt for a particular centre for "Online" examination, IFSCA reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, IFSCA reserves the right to allot any other centre (either within the state or outside the state) to the candidate.
5. Candidate will appear for the examination at an Examination Centre at his/her own risk and expenses and IFSCA will not be responsible for any injury or losses etc., of any nature.

XI. IDENTITY VERIFICATION:

1. In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Driving License/ Voter's Card with photograph/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph/ Photo identity proof issued by a People's Representative on official letterhead along with photograph/ valid recent Identity Card issued by a recognized College/ University/ Aadhaar card with a photograph/ E-Aadhaar card with a photograph/ Employee ID in original/ Bar Council Identity Card with photograph 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 identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.
2. Ration Card and Learners License is **NOT** a valid ID proof.
3. **Note:** Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination Call Letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof, the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original. Photo ID should be valid as on the day of the examination.
4. 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 will be prior to the start time of the test. Candidates may be required to be present at the venue for about 4-5 hours prior to the start of the examination for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions, etc.
5. **BIOMETRIC DATA / IRIS – Capturing and Verification**
 - (i) It has been decided to capture the biometric data (thumb impression) and the photograph of the candidates on the day of the Online Examination (Phase II) for the candidates who appear for the examination. **The photo captured will be matched with the photo uploaded by the candidate in the application. You must NOT change your appearance from the photo uploaded by you.**
 - (ii) The biometric data and photograph will be verified subsequently. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon



the candidates. Candidates are requested to take care of the following points in order to ensure a smooth process

- a) If fingers are coated (stamped ink/ mehndi/ coloured, etc.), ensure to thoroughly wash them so that coating is completely removed before the exam / interview / joining day.
- b) If fingers are dirty or dusty, ensure to wash them and dry them before the fingerprint (biometric) is captured.
- c) Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- d) If the primary finger (thumb) to be captured is injured/damaged, immediately notify the concerned authority in the test centre.

OR

Note I: Photograph and IRIS will be captured at the examination venue. The photo captured will be matched with the photo uploaded by the candidate in the application. You must NOT change your appearance from the photo uploaded by you.

Note II: (IRIS scan is introduced in lieu of Biometric thumb impression due to covid-19 situation to avoid circulation of infection with multiple thumb impressions). Decision of the IRIS data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates. Refusal to participate in the process of IRIS scanning / verification on any occasion may lead to cancellation of candidature. With regards to the same, please note the following:

- (a) 'LEFT EYE (IRIS)' will be captured for all the candidates.
- (b) Candidates should remove Contact Lenses and Spectacles while capturing IRIS. Candidates are advised to avoid wearing contact lenses and prefer spectacles.
- (c) There is no touch involved in IRIS scanning. Half feet distance between scanner and eye will be maintained.

(Any failure to observe these points will result in non-admittance for the examination)

XI. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT.

1. 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.
2. At the time of examination, 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/interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
 - iv. Resorting to any irregular or improper means in connection with his/her candidature or
 - v. Obtaining support for his/her candidature by any unfair means or
 - vi. The use of any mobile phone (even in switched off mode), pager or any electronic equipment or programmable device or storage media like pen drive, smart watches etc. or camera or blue tooth devices or any other equipment or related accessories either in working or switched off mode capable of being used as a communication device during the examination is strictly prohibited.



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 IFSCA in future.
- c. For termination of service, at any time if he/she has already joined IFSCA.

XII.GENERAL INFORMATION:

1. The possibility for occurrences of some problem in 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 the problem, which may include shifting the candidates to the other centers or to conduct of another examination if considered necessary. Decision of the IFSCA in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.
2. If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session is required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
3. IFSCA would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If from the analytical procedure adopted by IFSCA in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, IFSCA reserves the right to cancel the candidature of the concerned candidates, and the result of such candidates (disqualified) will be withheld.
4. 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 may not be allowed to appear in any IFSCA recruitment 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.
5. Not more than one application should be submitted by any candidate. In case of multiple applications submitted by any candidate, 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.

Notes:

- (i) 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 that the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this print out to the IFSCA. If the online transaction has been successfully completed a Registration Number and Password will be generated. Candidates should note their Registration Number and Password for future reference.
- (ii) Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, 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. The IFSCA 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.
- (iii) 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.

- (iv) **An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.**
- (v) Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fee to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet/website jam.
- (vi) IFSCA 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 IFSCA.
- (vii) 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.
- (viii) 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.

Helpline: In case of any problem experienced in filling up the form, payment of fees/intimation charges, queries may be made at <http://cgrrs.ibps.in/>. Do not forget to mention 'IFSCA - Officer Grade A 2025 ' in the subject of the email.



ANNEXURE

Syllabus for Paper 2 of Phase I in General Stream:

1. General knowledge, Current events of national and international importance
2. Economic and social development (sustainable development, poverty, inclusion, and demographics)
 - (i) Growth and Development
 - a) Measurement of growth: National Income and per capita income
 - b) Poverty Alleviation and Employment Generation in India
 - c) Sustainable Development and Environmental issues.
 - (ii) Social Structure in India
 - a) Multiculturalism
 - b) Demographic Trends
 - c) Urbanisation and Migration
 - d) Gender Issues – Social Justice
3. Commerce and Accountancy
 - (i) Accounting as a financial information system.
 - (ii) Accounting Standards with specific reference to Accounting for Depreciation, Inventories, Revenue Recognition, Fixed Assets, Foreign Exchange Transactions, Investments.
 - (iii) Cash Flow Statement, Fund flow statement, Financial statement analysis; Ratio analysis;
 - (iv) Accounting for Share Capital Transactions including Bonus Shares, Right Shares.
 - (v) Employees Stock Option and Buy-Back of Securities.
 - (vi) Preparation and Presentation of Company Final Accounts
4. Management
 - (i) Management: its nature and scope; The Management Processes; Planning, Organization, Staffing, Directing and Controlling.
 - (ii) The Role of a Manager in an Organization. Leadership: The Tasks of a Leader;
 - (iii) Leadership Styles; Leadership Theories; A successful Leader versus an effective Leader.
 - (iv) Human Resource Development: Concept of HRD; Goals of HRD;
 - (v) Motivation, Morale and Incentives: Theories of Motivation; How Managers Motivate; Concept of Morale; Factors determining morale; Role of Incentives in Building up Morale.
 - (vi) Communication: Steps in the Communication Process; Communication Channels; Oral versus Written Communication; Verbal versus non-verbal Communication; upward, downward and lateral communication; Barriers to Communication, Role of Information Technology.
 - (vii) Corporate Governance: Factors affecting Corporate Governance; Mechanisms of Corporate Governance
5. Finance



- (i) Financial System
 - a) Role and Functions of Regulatory bodies in Financial Sector.
 - (ii) Financial Markets
 - a) Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments.
 - (iii) General Topics
 - a) Basics of Derivatives: Forward, Futures and Swap
 - b) Recent Developments in the Financial Sector
 - c) Financial Inclusion- use of technology
 - d) Alternate source of finance, private and social cost-benefit, Public-Private Partnership
 - e) Direct and Indirect taxes; Non-tax sources of Revenue, GST, Finance Commission, Fiscal Policy, Fiscal Responsibility and Budget Management Act (FRBM),
 - f) Inflation: Definition, trends, estimates, consequences, and remedies (control): WPI, CPI - components and trends.
 - g) Financial Risk Management
6. Costing
- (i) Overview of Cost and Management Accounting - Introduction to Cost and Management Accounting, Objectives and Scope of Cost and Management Accounting.
 - (ii) Methods of Costing - Single Output/ Unit Costing, Job Costing, Batch Costing, Contract Costing, Process/ Operation Costing, Costing of Service Sectors.
 - (iii) Basics of Cost Control and Analysis - (i) Standard Costing, (ii) Marginal Costing, (iii) Budget and Budgetary Control.
 - (iv) Lean System and Innovation:-
 - a) Introduction to Lean System
 - b) Just-in-Time (JIT)
 - c) Kaizen Costing
 - d) 5 Ss
 - e) Total Productive Maintenance (TPM)
 - f) Cellular Manufacturing/ One-Piece Flow Production Systems
 - g) Six Sigma (SS)
 - h) Introduction to Process Innovation and Business Process Re-engineering (BPR).
7. Indian Economy & Global Economy
- (i) Demand and Supply, Market Structures, National Income: Concepts and Measurement, Classical & Keynesian Approach Determination of output and employment, Consumption Function, Investment Function, Multiplier and



Accelerator, Demand and Supply for Money , IS – LM, Inflation and Phillips Curve, Business Cycles

- (ii) Balance of Payments, Foreign Exchange Markets, Inflation, Monetary and Fiscal Policy, Non-banking Financial Institutions.
- (iii) Role of International Financial Institutions: BIS, IOSCO, IMF & World Bank.

8. Central Government's initiatives/ Schemes in the financial sector.

Syllabus for Paper 2 of Phase II in General Stream:

1. IFSCA Act, IFSCA, IFSC, GIFT IFSC, GIFT City and Global Financial Centres
2. Union Budget — Concepts, approach and broad trends & Economic Survey
3. Banking
 - (i) Structure and Functions of Financial Institutions
 - (ii) Functions of Reserve Bank of India
 - (iii) Banking System in India – Structure and Developments, Financial Institutions – SIDBI, EXIM Bank, NABARD, NHB, NaBFID etc.
 - (iv) Recent Developments in Global Financial System and its impact on Indian Financial System
 - (v) Role of Information Technology in Banking and Finance
 - (vi) Non-Banking System
 - (vii) Developments in Digital Payments
4. Capital Market
 - (i) Role and Functions of Regulatory bodies in Financial Sector.
 - (ii) Primary and Secondary Markets (Forex, Money, Bond, Equity, etc.), functions, instruments, recent developments
 - (iii) Basics of Derivatives: Forward, Futures and Swap
 - (iv) Spot and Derivative market of Precious Metals
5. Insurance
 - (i) History of Indian Insurance, principles of Insurance;
 - (ii) Risk and uncertainty, pooling and diversification of risk, Indemnity and Insurable interest;
 - (iii) Legal foundations of Insurance, basics in Group/Health Insurance/Pensions; Intermediation: role in mobilising savings, evolution of various types and Bancassurance in India;
 - (iv) Functions performed by Insurers: Product design, pricing, distribution, underwriting, claims, Investment and Reinsurance;



- (v) Insurance lines and products: Property-Liability, Life Insurance and Annuities and Health Insurance; Liability risks and Insurance, valuation and Solvency requirements, Specialist Insurance lines in India - Agricultural and Export Credit Guarantee; Reinsurance, GIC of India, obligator sessions and retention of risk within the Country.

6. Pension Sector

- (i) Status of pension sector in India
- (ii) Types of retirement schemes in India and their features
- (iii) National Pension System
- (iv) Atal Pension Yojana
- (v) Annuity Plans
- (vi) Basics of investment

Syllabus for Paper 2 of Phase I & Phase II in Legal Stream

<u>Phase I</u>	
Sl. No.	Subject
1	Constitution of India – Preamble, Part I, Part III, Part IV, Part IVA, Part V, Part VI, Part VIII, Part IXA, Part IXB, Part XI.
2	Contract Laws – Indian Contract Act, 1872; Sale of Goods Act, 1930; Indian Partnership Act, 1932; Specific Relief Act, 1963.
3	Code of Civil Procedure, 1908 – (Part I, Part II, Part III, Part IV, Part V, Part VII, Schedule 1)
4	Transfer of Property Act, 1882 – Chapter III, Chapter IV, Chapter V.
5	Arbitration and Conciliation Act, 1996 – Part I and Part II (enforcement of foreign award)
6	Administrative Law
7	Jurisprudence and Interpretation of Statutes
8	Important Latin terms and maxims
9	Law of Torts and Consumer Protection Act, 2019
10	The Special Economic Zone Act, 2005
11	The Digital Data Protection Act, 2023
12	The Right to Information Act, 2005
13	The Mediation Act, 2023
14	Intellectual Property Rights (basic concepts)



Phase II	
Sl. No.	Subject
1	Criminal Laws–Bharatiya Nyaya Sanhita, 2023 (Chapters I, II, III, IV, VII, XII, XVII, XIX) Bharatiya Nagarik Suraksha Sanhita, 2023
2	Bharatiya Sakshya Adhinyam, 2023
3	Corporate Laws – Companies Act, 2013; Limited Liability Partnership Act, 2008; Insolvency and Bankruptcy Code, 2016 (Part I, Part II) Law of Trusts – Principles of trust, Parties to a Trust Deed and Duties of Trustees
4	IFSCA Act and the following Acts: <ol style="list-style-type: none"> 1. The Reserve Bank of India Act, 1934 2. The Insurance Act, 1938 3. The Banking Regulation Act, 1949 4. The Securities Contracts (Regulation) Act, 1956 5. The Deposit Insurance and Credit Guarantee Corporation Act, 1961 6. The Securities and Exchange Board of India Act, 1992 7. The Depositories Act, 1996 8. The Insurance Regulatory and Development Authority Act, 1999 9. The Foreign Exchange Management Act, 1999 10. The Credit Information Companies (Regulation) Act, 2005 11. The Payment and Settlement Systems Act, 2007 12. The Pension Fund Regulatory and Development Authority Act, 2013 13. The Factoring Regulation Act, 2011

Syllabus for Paper 2 for Information Technology Stream (Common for both Phases)

Sr. No.	Topic	Details
1.	Database Concepts	ER-model. Relational model: relational algebra, tuple calculus, Integrity constraints, normal forms. File organization, indexing (e.g., B and B+ trees), Transactions and concurrency control.



2.	SQL Queries	Select, view, truncate, delete, update, alter, Inner join, different types of outer joins, use of aggregate functions, Union, intersection, except, in and exist clauses, nested queries
3.	Programming Concepts (Java /C C++)	Program control (iteration, recursion, Functions), Scope of variables, Binding of variables & functions, Parameter passing, Functional and Logic Programming, OOPS Concepts, Inheritance, Class and object, Constructors, Functions, Exception Handling
4.	Data Analytics Languages (Python / R)	Regex, Slicing, Data reshaping, Dataframes, Dictionaries and Sets, File Management, Classes and Functions, Data Mining, Lists, Importing and exporting data, charts and graphs
5.	Algorithms for problem solving	Tree and graph traversals, connected components, Spanning trees, Shortest paths; hashing, Sorting, Searching; Design techniques (Greedy, Dynamic Programming, Divideand-conquer)
6.	Networking Concepts	ISO/OSI stack, LAN Technologies (Ethernet, Token ring), TCP/UDP, IP, Basic concepts of switches, gateways, and routers, Application layer protocols (DNS, SMTP, POP, FTP, HTTP), Firewalls
7.	Information & Cyber Security Concepts	Cyber Attacks, Software Development Security, Network security, Authentication, CIA - Confidentiality, Integrity and Availability, Network Audit, Systems Audit
8.	Data warehousing	Data Extraction, Data Cleaning, Data Transformation, Data Loading, Metadata, Data Cube, Data Mart, Data Models,
9.	Shell Programming	Shell Scripting Basics, Shell Variables, Shell Script Arguments, If Statement, Loop, Return, Basic UNIX commands
10.	AI/ML	Machine Learning, Supervised Learning, Unsupervised Learning, Data Preprocessing, Model Evaluation, Linear Regression, Logistic Regression, Decision Trees, Clustering, Feature Engineering, Python for ML, Tensor Flow, PyTorch, Scikit-learn, NLP, Sentiment Analysis, Neural Networks, Overfitting and Underfitting, Cross-Validation, Reinforcement Learning, Cloud AI Services, Deployment Basics

Paper 1 of Phase- II :- English Writing Skills

The paper on English shall be framed in a manner to assess the writing skills including expression and understanding of the topic including precis writing/ essay writing/ comprehension.
