

6<sup>th</sup> Floor, Central Bank of India MMO Building, M.G. Road, Fort, Mumbai - 400023

**CBHFL RECRUITMENT PROJECT 2025-26**

Online Registration of applications and Payment of Fees: From 04.04.2025 to 25.04.2025

1. Cent Bank Home Finance Limited (herein after called the Company), a leading Housing Finance Company Subsidiary of Central Bank of India jointly promoted by NHB, HUDCO & SUUTI, for providing long term housing finance for construction /purchase of residential houses/flats, Top-up Loan, Mortgage Loan, Loan Against Property and Loan for Purchase of Commercial Property and has presence across Pan India invites On-line Applications for recruitment to the following posts in Specialized Segment.

POST CODE	POST	GRADE	VACANCIES
01	STATE BUSINESS HEAD	ASSISTANT GENERAL MANAGER	6
02	STATE CREDIT HEAD	ASSISTANT GENERAL MANAGER	4
03	STATE COLLECTION MANAGER	MANAGER	6
04	ALTERNATE CHANNEL	MANAGER	2
05	CHIEF FINANCIAL OFFICER	ASSISTANT GENERAL MANAGER	1
06	COMPLIANCE HEAD	ASSISTANT GENERAL MANAGER	1
07	HR HEAD	ASSISTANT GENERAL MANAGER	1
08	OPERATION HEAD	ASSISTANT GENERAL MANAGER	1
09	LITIGATION HEAD	ASSISTANT GENERAL MANAGER	1
10	ASSISTANT LITIGATION MANAGER	MANAGER	1
11	CENTRAL LEGAL MANAGER	SENIOR MANAGER	1
12	CENTRAL TECHNICAL MANAGER	SENIOR MANAGER	1
13	CENTRAL RCU MANAGER	MANAGER	1
14	ANALYTICS MANAGER	MANAGER	1
15	MIS MANAGER	ASSISTANT MANAGER	2
16	TREASSURY MANAGER	MANAGER	1
17	CENTRAL OPERATION MANAGER	MANAGER	1
18	BRANCH HEAD	MANAGER	35
19	BRANCH OPERATION MANAGER	JUNIOR MANAGER	16
20	CREDIT PROCESSING ASSISTANT	JUNIOR MANAGER	18
21	SALES MANAGER	OFFICER	94
22	COLLECTION EXECUTIVE	OFFICER	17

- Reimbursement of Mobile Expenses as per policy of the Company.
- Gratuity: You will be entitled to payment of Gratuity on separation from services of the Company after completion of a minimum 5 years of service with the Company as per the payment of Gratuity Act 1972 and rules framed therein.
- Deduction in Salary: Applicable PF, Income Tax and Professional Tax will be deducted from the salary every month and net salary will be credited to your Bank Account.
- Staff Housing loan at concessional rates as per policy of the Company.
- Conveyance – Reimbursement will be made to staff for travel within the city of posting for the purpose of official work duly authorized by their reporting Manager as per policy.
- Traveling & halting allowance as per policy of the Company.

**2. THE RESERVATION IN THE ABOVE NOTED VACANCIES\*\* IS AS UNDER AS PER GRADE:**

Post Code	GRADE	SC		ST		OBC		EWS		UR	Total
		Backlog	Fresh	Backlog	Fresh	Backlog	Fresh	Backlog	Fresh		
01	ASSISTANT GENERAL MANAGER	0	2	0	1	0	4	0	1	7	15
02	SENIOR MANAGER	0	0	0	0	1	0	0	0	1	02
03	MANAGER	2	6	1	3	0	12	0	4	20	48
04	ASSISTANT MANAGER	0	0	1	0	1	0	0	0	0	02
05	JUNIOR MANAGER	0	5	0	2	0	9	0	4	14	34
06	OFFICER	0	16	4	8	0	28	0	10	45	111
<b>TOTAL</b>		<b>2</b>	<b>29</b>	<b>6</b>	<b>14</b>	<b>2</b>	<b>53</b>	<b>0</b>	<b>19</b>	<b>87</b>	<b>212</b>

Note: This includes backlog vacancies of various reserved categories. The category wise breakup for the posts will be as per extant Govt. guidelines.

**Note-(I):** The number of vacancies is provisional and may vary according to actual requirements of the Company.

**Note (II) - For SC/ST/OBC candidates:**

Even if there is no vacancy reserved for SC/ST/OBC category candidates for a particular post, such candidates can still apply. However, they will not be eligible for any concession/relaxation etc. SC/ST candidates are exempt from payment of application fee even in such case but will have to pay payment of fees.

**Note (III):** The selected candidate can be posted either at Corporate Office/ Branch Offices of the Company throughout India at sole discretion of the Company. Hence, only those candidates who are willing to work at any of the Branch Office of the Company throughout India needs to apply for the above notified vacancies as per their eligibility.

### 3. SCHEDULE OF EVENTS:

Start Date for payment of fees / and submitting the ON-LINE application.	04.04.2025
Last Date for payment of fees and submitting the ON-LINE application.	25.04.2025

**Note:** Applicants are advised to apply only after carefully reading and understanding the contents of this notification.

### 4. ELIGIBILITY CRITERIA:

Application can be made only for one of the following posts and the applicants intending to apply should ensure that they fulfill the eligibility criteria specified herein below before applying.

Please note that the eligibility criteria specified herein are the basic criteria for applying for the posts. Candidates must necessarily produce the relevant documents in original and a photocopy in support of their identity and eligibility pertaining to category, nationality, age, educational qualifications, experience certificates etc. as indicated in the online application form at the time of interview and any subsequent stage of the recruitment process as required by the Company. However, merely applying for / appearing for and/or qualifying at any stage of selection process for the post/s does not imply that a candidate will necessarily be eligible for employment / confer right on him / her for appointment in the Company. Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India/Company in this regard. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

**Note:** One candidate can apply for only one post and one location only. In case of multiple applications, only the last valid (complete) application will be retained. Multiple appearances by a candidate for a single post in interview will be summarily rejected/candidature cancelled.

### 5. AGE, EDUCATIONAL QUALIFICATION AND POST QUALIFICATION WORK EXPERIENCE:

Post code	Name of Post & Grade	Age		Educational Qualifications	Work Experience	Location
		Min.	Max.			
01	STATE BUSINESS HEAD/AGM	30	45	Graduate in any discipline from Recognized University.	Minimum 10 years' experience in handling sales in HL/Mortgage	RAJASTHAN, DELHI, GUJARAT, MAHARASHTRA, KARNATAKA, MP & CHHATISGARH.
02	STATE CREDIT HEAD/AGM	30	45	Graduate Finance from	Minimum 8 years' experience in credit underwriting in HL/Mortgage	RAJASTHAN, DELHI, GUJARAT, KARNATAKA.
03	STATE COLLECTION MANAGER/MANAGER	25	35	Graduate in any discipline from recognized University.	Minimum 7 years' experience in collection in HL/Mortgage	RAJASTHAN, DELHI, GUJARAT, MAHARASHTRA, KARNATAKA, MP & CHHATISGARH.
04	ALTERNATE CHANNEL	35	50	MBA in sale & Marketing	Minimum 5 years of experience in sales & Marketing	DELHI & HYDERABAD
05	CHIEF FINANCIAL OFFICER/AGM	30	45	Chartered Accountant	<ul style="list-style-type: none"> <li>Minimum 5 years' experience in Banks/Financial Institutions/HFC/ NBFC.</li> <li>Experience of handling accounts in HFCs shall be preferred.</li> </ul> Management Trainee/Internship period will not be considered as count of experience	MUMBAI
06	COMPLIANCE HEAD/AGM	30	45	CA/CS/ICWA/CFA/MB A from finance	Minimum 8 years' post qualification experience in compliance in HL/Mortgage	MUMBAI

07	HR HEAD/AGM	30	45	Graduate in any discipline from Recognized University. MBA in HR is preferable.	Minimum 7 years' experience in HR functions in Govt. Undertaking or PSU's or any State/Central Govt Organization.	MUMBAI
08	OPERATION HEAD/ AGM	30	45	Graduate in any discipline from Recognized University.	Minimum 7 years' experience in handling operational activities in HL/Mortgage	MUMBAI
09	LITIGATION HEAD/AGM	30	45	Graduate in LLB from recognized University.	Minimum 7 years' experience in handling DRT, SARFAESI and recovery related matters in HL/Mortgage loan.	MUMBAI
10	ASSISTANT LITIGATION MANAGER/ MANAGER	25	35	Graduate in LLB from Recognized University.	Minimum 5 years' experience in handling DRT, SARFAESI and recovery related matters HL/Mortgage.	MUMBAI
11	CENTRAL LEGAL MANAGER/ SR. MANAGER	28	40	Graduate in LLB from recognized University.	Minimum 6 years' experience in handling similar line of activity i.e vetting of LSR, title clearance etc in HL/Mortgage	MUMBAI
12	CENTRAL TECHNICAL MANAGER/ SR. MANAGER	28	40	Bachelor in Civil Engineering/Architecture/Town Planning or equivalent form Recognized University.	Minimum 6 years' experience in the relevant field in HL/Mortgage	MUMBAI
13	CENTRAL RCU MANAGER/ MANAGER	25	35	Graduate in any discipline from Recognized University.	Minimum 6 years' experience in relevant field in HL/Mortgage	MUMBAI
14	ANALYTICS MANAGER/ MANAGER	25	35	Graduate in any discipline from Recognized University.	Minimum 5 years' experience as analytics in HL/Mortgage	MUMBAI
15	MIS MANAGER/ ASSISTANT MANAGER	23	32	Graduate in any discipline from recognized University.	Minimum 4 years' experience in relevant field in HL/Mortgage	MUMBAI
16	TREASSURY MANAGER / MANAGER	25	35	CA/ICWA/CFA/MBA from Finance	Minimum 5 years' experience in relevant field.	MUMBAI
17	CENTRAL OPERATION MANAGER/ MANAGER	25	35	Graduate in any discipline from Recognized University.	Minimum 6 years' experience in relevant field in HL/Mortgage	MUMBAI
18	BRANCH HEAD/ MANAGER	25	35	Graduate in any discipline from Recognized University.	Minimum 5 years' experience in handling Branch in HL/Mortgage.	AKURDI, AMBALA, AHMEDABAD, AHMEDNAGAR, BHILWARA, BANGALORE-1, BANGALORE-2, CHENNAI, DELHI, FARIDABAD, GWALIOR, HYDERABAD, ITARSI, JABALPUR, JAIPUR, KALYAN, LUCKNOW, MUMBAI, MYSURU, NASHIK, NOIDA, PUNE, PANIPAT, RAIPUR, RATLAM, RAJKOT, RAJAHMUNDRY, SURAT, SIKAR, UDAIPUR, UJJAIN, VIZAG, VAPI, VIJAYAWADA, VASAI.
19	BRANCH OPERATION MANAGER/ JR. MANAGER	21	28	Graduate in any discipline from Recognized University.	Minimum 2 years experience in any HL/Mortgage.	AHMEDABAD, AHMEDNAGAR, FARIDABAD, HYDERABAD, KALYAN, NOIDA, PANIPAT, PUNE [2], RAJKOT, VAPI, JAIPUR [2], BHILWARA, SIKAR, UDAIPUR, BAGALORE [2], JAIPUR [2].

20	CREDIT PROCESSING ASSISTANT/ JR. MANAGER	21	28	Graduate in any discipline from Recognized University.	Minimum 2 years experience in any HL/Mortgage.	AHMEDABAD, AHMEDNAGAR, AKURDI, FARIDABAD, KALYAN, NOIDA, RAIPUR, VIDISHA, PANIPAT, RAJKOT, VAPI, BHILWARA, KOTA, SIKAR, UDAIPUR, BANGALORE [2], UJJAIN, JAIPUR [2].
21	SALES MANAGER/ OFFICER	18	30	12 <sup>th</sup> Pass	Minimum 1- year experience in any HL/Mortgage.	AGRA, AHMEDABAD, AHMEDNAGAR, AKURDI, AMBALA, BANGALORE, BANGALORE [2], BHILWARA, BHOPAL, BIKANER, BILASPUR, CHENNAI, DELHI, FARIDABAD, GWALIOR, HYDERABAD, INDORE, ITARSI, JABALPUR, JAIPUR, JAIPUR [2], JODHPUR, KALYAN, KOTA, LUCKNOW, MUMBAI, MYSURU, NAGPUR, NASHIK, NOIDA, PANCHKULA, PANIPAT, PUNE, PUNE [2], RAIPUR, RAJHMUNDRY, RAJKOT, RATLAM, ROHTAK, SIKAR, SURAT, UDAIPUR, UJJAIN, VADODARA, VIJAYAWADA, VASAI, VIDISHA, VAPI, VIZAG.
22	COLLECTION EXECUTIVE/ OFFICER	18	30	12 <sup>th</sup> Pass	Minimum 1- year experience in collections in any HL/Mortgage.	AGRA, AKURDI, AMBALA, BHOPAL, BILASPUR, DELHI, INDORE, JAIPUR, NAGPUR, PANCHKULA, RATLAM, ROHTAK, SURAT, VADODARA.

**Note:**

Candidates should ensure that the educational qualification and work experience possessed by them shall be as per the prescribed educational qualifications and work experience mentioned in the advertisement and they fulfill the above eligibility criteria. No equivalent educational qualification shall be considered for eligibility.

**6. CUT-OFF DATES FOR ELIGIBILITY:**

- The Cut-off Date for the purpose of eligibility in **Age criteria** shall be the **1<sup>st</sup> day of the February 2025**.
- The Cut-off date for the purpose of eligibility in respect of **Educational Qualification** shall be **1<sup>st</sup> day of the February 2025**. The date of passing the examination, which is reckoned for eligibility under the parameter of educational qualification, will be the date appearing on the mark sheet/passing certificate, whichever is earlier. The applicants should indicate the percentage calculated to the nearest two decimals in the online applications. Where CGPA (Cumulative Grade Point Average)/ SGPA (Semester Grade Point Average)/ OGPA (Overall Grade Point Average) are awarded, the same should be converted into percentage and indicated in the online application.
- Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form
- The cut-off date for Post qualification experience will be 1<sup>st</sup> day of the February 2025. **Only full-time experience as a permanent/full time employee where employee-employer relationship exists** after acquiring the educational qualification notified for eligibility will be considered. The candidate must provide the proof of the claimed work experience. The experience certificate(s) for the period given in the online application should be issued on the prescribed format (The prescribed format of Experience certificate is available as **Annexure-II** with this notification) under signatures of the Competent Authority at the Controlling Office / Head Office level of the respective employer/s, clearly stating the period, Post(s) held and nature of duties performed by the applicant.
- The copies of the Appointment Letters, Salary Certificates, pay slip etc. will not be accepted in lieu of Work Experience Certificate.** The applicant will not be allowed to participate in the process on the basis of Appointment Letters, Salary Certificates, Pay slip etc. His /Her candidature shall be cancelled at any stage, even after his / her selection / appointment in the services of the Company on the basis of Appointment Letters, Salary Certificates, Pay slip etc.
- NOC : NOC of the employer is required before appearing for interview.**

**7. RELAXATION IN UPPER AGE LIMIT:**

SN	Category	Age relaxation
1	Scheduled Caste / Scheduled Tribe	5 years
2	Other Backward Classes (Non-creamy layer)	3 years

**8. PROBATION PERIOD:**

The selected candidates will be on Probation for a period of 6 months of active service from the date of his / her joining the Company.

**9. SELECTION PROCESS:**

The selection process shall comprise of Screening of applications based on our Recruitment Notification and there after Personal Interview of the eligible candidates. The Company reserves the absolute right to decide any other modes for selection for the notified posts.

**10. LIST OF DOCUMENTS TO BE PRODUCED AT THE TIME OF INTERVIEW (AS APPLICABLE)**

The following documents in original and self-attested photocopies in support of the candidate's eligibility and identity are to be invariably submitted at the time of interview failing which the candidate may not be permitted to appear for the interview. Non-submission of requisite documents by the candidate at the time of interview will debar his / her candidature from further participation in the recruitment process.

**11. PRINTOUT OF THE VALID INTERVIEW CALL LETTER**

- Valid system generated printout of the online application form registered for the recruitment process.
- Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authorities or SSLC/ Std. X Certificate with DOB).
- Mark sheets and certificates/degree for educational qualifications. Proper document from Board / University for having declared the result on or before 01/02/2025 has to be submitted.

- (iv) Latest Caste Certificate issued by the competent authority in the prescribed format as stipulated by Government of India in case of the SC / ST / OBC/EWS category candidates.
- (v) Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation. They shall be classified as General in the online application form.
- (vi) Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format in the case of Economically Weaker Section (EWS) category candidates.
- (vii) Candidates serving in Government / quasi Govt. offices/ Public Sector Undertakings (including Nationalized Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of interview, in the absence of which their candidature will not be considered. The No Objection Certificate should be issued for appearing in interview for selection to the applied post only. Production of any conditional NOCs at the time of interview will not be considered and such candidates will not be permitted to participate in interview/will not be considered for further selection process.
- (viii) Experience certificates in line with minimum experience as on 01/02/2025 is mandatory.**
- (ix) Any other relevant documents in support of eligibility.

Note: -

- Candidates will not be allowed to appear for the interview if he/ she fails to produce the relevant Eligibility documents as mentioned above.
- Non-production of relevant eligibility documents at the time of interview shall make the candidate ineligible for further process of recruitment.
- No documents shall be directly sent to Company by candidates before or after the interview.

**11.1 The Competent Authority for the issue of the certificate to SC / ST / OBC / Economically Weaker Section is as under (as notified by GOI from time to time):**

**i. For Scheduled Castes / Scheduled Tribes / Other Backward Classes:**

- District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First-Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner
- Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate
- Revenue Officer not below the rank of Tehsildar
- Sub-divisional officer of the Area where the candidate and or his family normally resides.

**ii. Economically Weaker Section:**

- District Magistrate/Additional District Magistrate/Collector/ Deputy Commissioner/Additional Deputy Commissioner/1st Class Stipendiary Magistrate/ Sub-Divisional Magistrate/Taluka Magistrate/ Executive Magistrate/ Extra Assistant Commissioner,
- Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate,
- Revenue Officer not below the rank of Tehsildar and
- Sub-Divisional Officer or the area where the candidate and/or his family normally resides.

iii. Candidates belonging to SC, ST, OBC, EWS categories have to submit certificates in support of it at the time of interview.

**12. HOW TO APPLY:**

**12.1 Detailed Guidelines/Procedures For**

- a) Application Registration
- b) Payment of Fees
- c) Photograph, Signature, Left Thumb Impression & Hand-Written Declaration Scan and Upload (Details provided in Annexure-I)

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

**12.2 Important Points to Be Noted Before Registration**

Before applying online, candidates should-

- (i) Scan the Photograph, signature and Left Thumb Impression ensuring that the photograph, signature and thumb impression adhere to the required specifications as given under Guideline for photograph, signature & Left Thumb Impression scan and upload.
- (ii) Have a valid personal email ID and mobile number, which should be kept active till the completion of this Recruitment Process. Company may send intimation to download 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.
- (iii) Have a valid ID proof such as PAN Card/Aadhaar Card/ Passport/ Permanent Driving License/ Voter's Card, etc.

**12.3 Application Fees/ Intimation Charges (Non-Refundable)**

Category of Applicant	Amount Payable*
GEN/EWS/OBC	Rs. 1500/- (Inclusive of GST)
For SC/ST	Rs. 1000/- (Inclusive of GST)

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

**12.4 Application Procedure**

- (i) Candidates are first required to go to the Company's website Cent Bank Home Finance Limited [www.cbhfl.com](http://www.cbhfl.com) and click on the 'carriers' Page to open the Career Overview Page, 'Recruitment' to open the link "Recruitment 2025-26" and then click on the option "CLICK HERE TO APPLY ONLINE" to open the On-Line Application Form.
- (ii) To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
- (iii) In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.

- (iv) Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible/ entertained after clicking the “**COMPLETE REGISTRATION**”.
- (v) The Name of the candidate or his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the Certificates/ Mark sheets/Identity proof. Any change/alteration found may disqualify the candidature.
- (vi) Validate your details and Save your application by clicking the “**Validate your details**” and “**Save & Next**” button.
- (vii) Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "Annexure-I".
- (viii) Candidates can proceed to fill other details of the Application Form.
- (ix) Click on the Preview Tab to preview and verify the entire application form before “**COMPLETE REGISTRATION**”.
- (x) Modify details, if required, and click on “**COMPLETE REGISTRATION**” only after verifying and ensuring that the photograph, signature & Thumb Impression uploaded and other details filled by you are correct.
- (xi) Click on “**Payment**” Tab and proceed for payment.
- (xii) Click on 'Submit' button.

## 12.5 Payment of Fees:

### Online Mode:

- (i) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- (ii) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets/UPI.
- (iii) 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.
- (iv) On successful completion of the transaction, an e-Receipt will be generated.
- (v) 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.
- (vi) Candidates are required to take a printout of the e-receipt and online Application Form containing fee details. Please note that if the same cannot be generated, online transaction may not have been successful.
- (vii) For Debit/Credit Card users: All charges shall be borne by the candidates.
- (viii) To ensure the security of your data, please close the browser window once your transaction is completed.

### Note:

- a) 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.
- b) To ensure the security of your data, please close the browser window once your transaction is completed.
- c) After completing the procedure of applying on-line including payment of fees / intimation charges, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to the Company.
- d) An online application which is incomplete in any respect such as without proper passport size photograph, signature & thumb impression uploaded in the online application form/ unsuccessful fee payment will not be considered as valid.
- e) 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 / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the Company's website on account of heavy load on internet/website jam.
- f) Company 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 Company.
- g) 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.
- h) 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/incorrect at a later stage.
- i) No application after the last date and time of online application shall be entertained reason whatsoever.

**All the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Qualifications, 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. Company will not be responsible for any consequences arising out of furnishing incorrect and incomplete details in the online application form or omission to provide the required details in the online application form.**

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

An online application, which is incomplete in any respect, such as without photograph, signature & Thumb Impression uploaded in the online application form / unsuccessful fee payment will not be considered as valid.

### 13. IMPORTANT:

- Please note that all the particulars mentioned by the applicant in the online application, including Name, Post Applied, Category, Date of Birth, Address, Mobile number, Email ID, Post qualification experience etc. will be considered as final and no modification will be allowed after online submission. Further, no request to consider the candidature under any category other than the one stated in the application will be accepted. The Company will not be responsible for any consequence arising out of furnishing incorrect / incomplete details in the application or omission to provide the required/requisite details.
- The Company will not be responsible if the applicant is not able to submit the application within the last date on account of any reason. The candidates are, therefore, advised in their own interest to apply well in time.
- Any information submitted by an applicant in his / her application shall be binding on the applicant personally and he / she shall be liable for prosecution / civil consequences in case the information / detail furnished by him / her is found to be false and his / her candidature will be cancelled at any stage even after appointment.
- An application once made will not be allowed to be withdrawn and the fees once paid will not be refunded on any account nor can it be held in reserve for any other examination or selection. Therefore, before applying online for the post the candidate should ensure that he / she fulfills each of the eligibility criteria and other norms, including possession of documents, as mentioned in this notification.

### 14. APPLICATIONS FROM SERVING EMPLOYEES OF THE COMPANY:

Subject to their fulfilling the eligibility criteria, existing employees of Cent Bank Home Finance Limited may apply the same as mentioned above after obtaining NOC. Such applicants, if selected, shall resign from their present positions in the Company and re-join the Company's service afresh and all existing employee benefits ceased to be exist.

### 15. GENERAL INSTRUCTIONS:

- a. Candidates have to register on-line through Company's website only. No other means of applications shall be entertained.
- b. The call letters for Interview can be downloaded by the eligible applicants from the company's website '[www.cbhfl.com](http://www.cbhfl.com)' under "Careers" link/ admit card.
- c. The applicants who are shortlisted for Personal Interview will be informed through email and SMS in the email id and mobile number mentioned by the candidates in their online application. The Company will not take any responsibility for any delay or failure of delivery of important communication emails/SMS to the applicants. Hence, applicants are advised to regularly track their status on the Company's website.
- d. The Email address / communication address indicated by the applicant in his / her application shall be deemed to be valid & correct for the purpose of sending communication to them. Every communication addressed to the applicants on this address / email shall be deemed to have served upon them.
- e. Intimations will be sent by email and/ or SMS only to the email ID and mobile number registered/provided in the online application form for this recruitment process.
- f. The Company shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of the company and candidates are advised to keep a close watch on the Company's website '[www.cbhfl.com](http://www.cbhfl.com).' for latest updates.
- g. The applicant should produce System Generated Application Form and all the documents in original along with one set of photocopies, in support of his / her eligibility as per this notification, if invited for Personal Interview. The applicants failing to produce the Original Documents for verification will not be permitted to participate in the process and their candidature shall stand cancelled.
- h. The applicants belonging to SC / ST Category should submit a copy of their Caste Certificate issued by the Competent Authority in the format prescribed by the Central Government of India, Dept. of Personnel and Training, Office Memo No.36012/6/88-Estt. (SCT), (SRD III), dated 24.04.1990 and No.36036/8/98-Estt. (Res.) dated 16.03.1999. The prescribed format of the SC / ST Caste Certificate is attached as **Annexure-III**, which, if needed, may be printed and made use of. The applicant who fails to produce the certificate will not be allowed to participate in the process.
- i. The Other Backward Class (OBC) Certificate to be submitted by OBC applicant should be in the Format prescribed by the Government of India vide Government of India, Dept. of Personnel and Training Office Memo. No. 36033/28/94-Estt. (Res.) dated 02.07.1997 entitled "FORM OF CERTIFICATE TO BE PRODUCED BY OTHER BACKWARD CLASSES APPLYING FOR APPOINTMENT TO POSTS UNDER THE GOVERNMENT OF INDIA". **Candidates belonging to OBC category but coming under creamy layer and/ or if their caste does not find place in the Central List are not entitled to OBC reservation and shall indicate their category as General in the online application form.** Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.  
  
The prescribed format of the OBC Certificate is attached as **Annexure-IV** which if needed, may be printed and made use of. **The OBC certificates not on the prescribed format and / or without the creamy / non-creamy layer clause will not be accepted and the applicant's candidature will be cancelled and he / she will also not be permitted to participate under the General / Unreserved category.**
- j. The applicants belonging to EWS Category should submit a copy of their Income & Asset Certificate issued by the Competent Authority in the format prescribed by the Government of India, Dept. of Personnel and Training, Office Memo No.36039/1/2019-Estt. (Res) dated 31.01.2019. The prescribed format of the Income & Asset Certificate is attached as Annexure-VII, which, if needed, may be printed and made use of. The applicant who fails to produce the certificate will not be allowed to participate in the process.
- k. The applicants serving in the Government / Public Sector Undertakings (including Banks and Financial Institutions) should submit a duly issued "No Objection Certificate" from the employer.
- l. The applicants should ensure that the signatures appended by him / her at all the places, viz. in his / her application form, call letter, attendance sheet etc. are identical/similar.



- m. The applicants should retain sufficient copies of photographs uploaded by them in online application form. They are also advised not to alter their appearance, like by growing / shaving beard till the recruitment process is over.
- n. The applicants will have to appear for Personal Interview either in person or virtually.
- o. The selected applicants, who are presently in employment, will be required to produce an unconditional, clear and valid discharge certificate / relieving letter certificate from their present employer before joining the service of the Company.
- p. The appointment of the short-listed / selected candidate is subject to the completion of the prescribed pre-recruitment formalities, submission of notified documents and background verification done by our authorized vendor, Medical Examination and being declared medically fit by Government authorized hospital.
- q. The appointment of the short-listed / selected candidate will also be subject to receiving the Confidential Reports from our authorized BGV.
- r. The Company reserves the right to reject any application at any stage of the process. The decision of the Company in all matters regarding eligibility of the applicant, the stages at which such scrutiny of eligibility is undertaken, the documents to be produced for the purpose of conduct of interview, selection and any other matter relating to the recruitment will be final and binding on the applicant. In case it is detected at any stage of the recruitment that a candidate does not fulfill the eligibility norms and / or that he / she has furnished any incorrect / false / incomplete information or has concealed or suppressed any material fact(s), his / her candidature will stand cancelled. If any of these shortcomings is / are detected even after appointment, his / her services shall be summarily terminated without notice.
- s. Canvassing in any form by an applicant will lead to his / her disqualification in the selection process.
- t. The Company reserves all the rights to alter, modify or change the eligibility criteria and / or any of the other terms and conditions spelt out in this Notification.
- u. The Company also reserves the right to scrap/cancel the entire process or any / all of the notified vacancies at any stage.
- v. In case of any dispute on account of interpretation in version other than English, the English version shall prevail.
- w. At the time of Interview/appointment, the candidates will be required to provide details regarding criminal case(s) charged/pending against him/her, if any. The Company may also conduct independent verification, inter alia including verification of police records etc. The Company reserves the right to deny the appointment depending upon such disclosure and/or independent verification.
- x. Any dispute arising out of this Notification shall be subject to the sole jurisdiction of the Court situated in Mumbai.

#### **16. ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/USE OF UNFAIR MEANS/CHEATING:**

Candidates are advised in their own interest that they should not furnish any false, tampered with or fabricated particulars / documents and should not suppress any material information while submitting the online application form.

- Ration Card and Learners Driving License will not be accepted as valid id proof.
- In case of candidates who have changed their name, they will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

**Note:** Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter and submit photocopy of the photo identity proof along with call letter while attending the Interview, without which they will not be allowed.

**NOTE:** It is reiterated that applicants are advised to keep themselves regularly updated about the alerts / communication regarding the selection process through the Company's website [www.cbhfl.com](http://www.cbhfl.com)

PLACE: MUMBAI  
DATE:04.04.2025

Sd/-  
GENERAL MANAGER

**Guidelines for scanning and Upload of Photograph (4.5cm × 3.5cm), Signature, Left Thumb Impression & Hand-written declaration**

Before applying online, a candidate will be required to have a scanned (digital) image of his/her photograph, signature, left thumb impression and the hand-written declaration as per the specifications given below.

**Photograph Image:**

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be 50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no of colours etc., during the process of scanning.

**Signature Image:**

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The signature will be used to put on the Attendance sheet and wherever necessary.
- Dimensions 140 x 60 pixels (preferred)
- Size of file should be 50kb
- Ensure that the size of the scanned image is not more than 20kb
- **Signature in CAPITAL LETTERS shall NOT be accepted.**

**Left Thumb Impression Image:**

- The applicant has to put his/her left thumb impression on a white paper with black or blue ink.
- The type of file should be jpg/jpeg
- Dimension: 240x240 pixels in 200 DPI (Preferred for required quality) i.e. 3 cm \*3cm (Width \*Height)
- File Size: 100 kb

**Hand-written declaration Image:**

- The hand-written declaration has to be in the candidate's hand writing and in English only. If it is written by anybody else and uploaded or in any other

language, the application will be considered as invalid. (In the case of candidates who cannot write, may get the text of declaration typed and put their left-hand thumb impression (if not able to sign also) below the typed declaration and upload the document as per specifications.)

- File type: jpg / jpeg
- Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e. 10 cm \* 5 cm (Width \* Height)
- File Size: 300 KB

**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.”*

**Scanning the Photograph, Signature, Left Thumb Impression & Hand-written Declaration:**

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain photo and signature in .jpeg format not exceeding 50kb respectively by using MS Paint or MsOffice Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using ‘Save As’ option in the File menu and size can be reduced below 50 kb (photograph) & 20 kb(signature) 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 another photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature and Thumb Impression.

**Procedure for Uploading the Photograph, Signature, Thumb Impression and Hand-written declaration**

- There will be separate links for uploading Photograph, Signature, Thumb Impression & Hand-written declaration
- Click on the respective link
- Browse and Select the location where the Scanned Photograph / Signature/Thumb Impression/Hand-written declaration file has been saved.
- Select the file by clicking on it
- Click the ‘Open/Upload’ button
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear/smudged, the same may be re-uploaded to the expected clarity/quality.

Your Online Application will not be registered unless you upload your Photograph, Thumb Impression, Signature, Hand-written declaration as specified.

**Note:**

- (1) In case the face in the photograph or signature or Thumb Impression is unclear the candidate's application may be rejected.
- (2) After uploading the photograph/ signature/thumb impression 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 thumb impression is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or thumb impression prior to submitting the form.
- (3) Candidate should also ensure that photo is uploaded at the place of photo, signature at the place of signature and Left thumb impression at Thumb Impression. 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 Interview.
- (4) Candidate must ensure that photo to be uploaded is of required size and the face should be clearly visible.
- (5) After registering online candidates are advised to take a printout of their system generated online application forms.

**FORMAT OF EXPERIENCE CERTIFICATE**

(ON LETTER HEAD OF THE BANK/FI/COMPANY/EMPLOYER)

This is to certify that Shri / Smt. / Kumari.....joined the services of this organization as..... (Designation / Post held) on..... (Date of joining). The details of his / her employment with us are as under:

Period From	Period To	Designation	Nature of duties performed (Clearly define the duties relating to the post applied for as mentioned in the recruitment notification)

Name.....

Designation and Department.....

Rubber Stamp

Date:

Place:

**Note:** The certificate on the above format should be issued by the Competent Authority on the letterhead of the Company /Organization and a copy of appointment letter from the said Company /Organization should be attached.

**FORM OF CERTIFICATE TO BE PRODUCED BY A  
CANDIDATE BELONGING TO SCHEDULED CASTE OR  
SCHEDULED TRIBE IN SUPPORT OF HIS / HER CLAIM.**

1. This is to certify that Sri / Smt /  
Kum\* \_\_\_\_\_ son / daughter\*  
of \_\_\_\_\_ of village /  
town\* \_\_\_\_\_ in District /  
Division\* \_\_\_\_\_ of the State / Union Territory\*  
\_\_\_\_\_ belongs to the  
\_\_\_\_\_ Caste/Tribe\* which is recognized as a Scheduled Caste/  
Scheduled Tribe\* under :

- \* The Constitution ( Scheduled Castes) Order, 1950 ;
- \* The Constitution ( Scheduled Tribes) Order, 1950 ;
- \* The Constitution (Scheduled Castes)(Union Territories)Orders, 1951 ;
- \* The Constitution (Scheduled Tribes)(Union Territories)Order, 1951 ;
- [as amended by the Scheduled Castes and Scheduled Tribes lists Modification) Order,1956; the Bombay Reorganisation Act, 1960; the Punjab Reorganisation Act 1966, the State of Himachal Pradesh Act, 1970, the North-Eastern Areas (Reorganisation)Act, 1971, the Constitution (Scheduled Castes and Scheduled Tribes) Order (Amendment) Act,1976, The State of Mizoram Act, 1986, the State of Arunachal Pradesh Act, 1986 and the Goa, Daman and Diu (Reorganization) Act,1987]:
- \* The Constitution (Jammu and Kashmir) Scheduled Castes Order,1956 ;
- \* The Constitution (Andaman and Nicobar Islands) Scheduled Tribes Order, 1959 as amended by the Scheduled Castes and Scheduled Tribes Orders (Amendment) Act, 1976 ;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Castes Order, 1962 ;
- \* The Constitution (Dadra and Nagar Haveli) Scheduled Tribes Order, 1962 ;
- \* The Constitution (Pondicherry) Scheduled Castes Order 1964;
- \* The Constitution (Uttar Pradesh) Scheduled Tribes Order,1967;
- \* The Constitution (Goa, Daman and Diu) Scheduled Castes Order, 1968 ;
- \* The Constitution (Goa, Daman and Diu) Scheduled Tribes Order, 1968 ;
- \* The Constitution (Nagaland) Scheduled Tribes Order, 1970 ;
- \* The Constitution (Sikkim) Scheduled Castes Order, 1978 ;
- \* The Constitution (Sikkim) Scheduled Tribes Order, 1978 ;
- \* The Constitution (Jammu and Kashmir) Scheduled Tribes Order, 1989 ;
- \* The Constitution (Scheduled Castes) Orders (Amendment)Act, 1990;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1991 ;
- \* The Constitution (ST) Orders (Second Amendment) Act,1991 ;
- \* The Constitution (ST) Orders (Amendment) Ordinance, 1996;
- \* The Scheduled Caste and Scheduled Tribes Orders (Amendment)Act 2002;
- \* The Constitution (Scheduled Castes) Order (Amendment) Act, 2002;
- \* The Constitution (Scheduled Caste and Scheduled Tribes) Order (Amendment) Act, 2002;
- \* The Constitution (Scheduled Caste) Order (Second Amendment) Act, 2002.

# 2. Applicable in the case of Scheduled Castes / Scheduled Tribes persons, who have migrated from one State / Union Territory Administration.

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

3. Shri/Smt/Kumari\* \_\_\_\_\_ and/or\* his/her\* family ordinarily reside(s) in village/town\* \_\_\_\_\_ of \_\_\_\_\_ District / Division\* of the State / Union Territory\* of \_\_\_\_\_

Signature \_\_\_\_\_

Designation \_\_\_\_\_

Place:  
Date:

[With seal of Office]  
State/Union Territory

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

-----  
\* Please delete the words which are not applicable.  
# Delete the paragraph which is not applicable.

List of authorities empowered to issue Caste / Tribe Certificates:

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

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

Annexure-IV

FORM OF CERTIFICATE TO BE PRODUCED BY OTHER  
BACKWARD CLASSES APPLYING FOR APPOINTMENT  
TO POSTS UNDER THE GOVERNMENT OF INDIA

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

Dated:

District Magistrate

Deputy Commissioner etc.

Seal

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\* - the authority issuing the certificate may have to mention the details of Resolution of Government of India, in which the caste of the candidate is mentioned as OBC.

\*\* - As amended from time to time.

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

The Prescribed proforma shall be subject to amendment from time to time as per



**Annexure-VII**

Government of -----

(Name & Address of the authority issuing the certificate)

**INCOME & ASSET CERTIFICATE TO BE PRODUCED BY THE ECONOMICALLY WEAKER SECTIONS**

Certificate No. \_\_\_\_\_

Date: \_\_\_\_\_

VALID FOR THE YEAR \_\_\_\_\_

This is to certify that Sri/Smt./ Kumari  
\_\_\_\_\_ son/daughter/wife of  
\_\_\_\_\_ permanent resident of  
\_\_\_\_\_ Village/Street \_\_\_\_\_ Post Office  
\_\_\_\_\_ District in the State/ Union Territory \_\_\_\_\_ Pin Code

\_\_\_\_\_ whose photograph is attested below belongs to Economically Weaker Sections, since the gross annual income\* of his/her family\*\* is below Rs. 8 lakh (Rupees Eight Lakh only) for the financial year \_\_\_\_\_. His/her family does not own or possess any of the following assets\*\*\*

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

2. Shri/Smt./Kumari \_\_\_\_\_ belongs to the \_\_\_\_\_ caste which is not recognized as a Scheduled Caste. Scheduled Tribe and Other Backward Classes (Central List)

Signature with seal of office \_\_\_\_\_ Name

\_\_\_\_\_  
Designation \_\_\_\_\_

Recent Passport  
size photograph of  
the applicant

\_\_\_\_\_  
**\*Note 1: Income covered all sources i.e. salary, agriculture, business, profession etc.**

**\*\*Note 2: The term “Family” for this purpose include the person, who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children not below the age of 18 years.**

**\*\*\*Note 3: The property held by a “Family” in different locations or different places/cities have been clubbed while applying the land or property holding test to determine EWS status.**

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