



**HUMAN RESOURCES DIVISION, HEAD OFFICE**  
**मानव संसाधन प्रभाग, प्रधान कार्यालय**  
**PLOT NO. 4, SECTOR 10, DWARKA, NEW DELHI – 110075**  
**प्लाट नं 4, सेक्टर 10, द्वारका, नई दिल्ली – 110075**

Opening Date for On-line Registration	12.05.2026
Closing Date for On-line Registration	31.05.2026

**EMPANELMENT OF RETIRED/ RETIRING OFFICERS OF INDIAN ARMY AND INDIAN AIR FORCE FOR THE POST OF SENIOR DEFENCE BANKING ADVISOR (SDBA) AND DEFENCE BANKING ADVISOR (DBA) ON CONTRACTUAL BASIS**

Punjab National Bank invites online applications from Retired/ Retiring Officers of Indian Army and Indian Air Force for engagement as Senior Defence Banking Advisor and Defence Banking Advisor on contractual basis.

**1. VACANCIES, ELIGIBILITY CRITERIA AND JOB PROFILE**

	Senior Defence Banking Advisor	Defence Banking Advisor
<b>Post Code</b>	SDBA	DBA
<b>Rank in Indian Army/ Indian Air Force</b>	Brigadier in Indian Army	Selection Grade Colonel in Indian Army or Equivalent in Indian Air force
<b>Vacancies</b>	01	07
<b>Maximum Age (as on 01/01/2026)</b>	Retiring/ retired officers having less than 60 years of age	Retiring/ retired officers having less than 58 years of age
<b>Roles/ Responsibilities</b>	<ul style="list-style-type: none"> <li>To assist CDBA for expanding the relationship between Armed Forces/ Paramilitary/ Police and PNB at the institutional level and also increasing the spread of Bank's defence business with their personnel.</li> <li>SDBA/DBA would be the extended arms of CDBA and would help in setting up meetings with Headquarters of Defence/CAPF/State Police Forces.</li> <li>Ensuring cohesiveness and fill in the gaps to increase business from Defence Forces.</li> <li>Liaising with local Divisions/ Regimental Centers/ Regiments/ Brigade Headquarters/ Medical units etc. as well as local units of other Defence Forces/ Paramilitary Forces for expanding the relationship between Army/ Navy/ Air Force/ Paramilitary Forces and PNB at the institutional level and increasing the spread of our defence business with their personnel including officers.</li> <li>Dealing with any localized issue of the periphery they cover.</li> </ul>	

	<b>Senior Defence Banking Advisor</b>	<b>Defence Banking Advisor</b>
	<ul style="list-style-type: none"> <li>• Conducting mass account opening/ loan campaigns in large cantonments, participating in monthly Sainik Sammelans/ Darbar etc.</li> <li>• To ensure that the accounts of all new PBOR (personnel below officer rank) recruits in regimental centers are tapped including pension accounts and terminal benefits of pensioners.</li> <li>• Arranging of account opening for officer cadets at various academies, training institutions and other places where they report.</li> <li>• The roles and responsibilities mentioned are indicative in nature. However, the Bank may utilize the services for any other duty as per Bank's defence business requirement.</li> </ul>	

**Note:**

- Number of vacancies mentioned above are provisional and may vary as per the requirement of the Bank.
- **Applicants who have served in any other rank, other than the eligible rank mentioned in table above will not be eligible for these positions.** It is clarified that highest decided rank for the position of SDBA & DBA are Brigadier and Selection Grade Colonel (or equivalent) respectively.
- Age shall be calculated as on 01/01/2026 in completed years.
- Any Officer who is under investigation or has been imposed major penalty/ proved guilty in any departmental or judicial enquiry in his/ her entire service career is not eligible for consideration.
- Empanelled serving officers shall get their assignment only after their retirement.

**2. IDENTIFIED PLACE OF POSTING**

<b>Sl.</b>	<b>Post</b>	<b>Wing</b>	<b>Last Rank</b>	<b>Location</b>
1	Senior Defence Banking Advisor	Army	Brigadier	Hyderabad
2	Defence Banking Advisor	Army	Colonel*	Kolkata
3	Defence Banking Advisor	Army	Colonel*	Jammu
4	Defence Banking Advisor	Army	Colonel*	Bhopal
5	Defence Banking Advisor	Army	Colonel*	Lucknow
6	Defence Banking Advisor	Army	Colonel*	Chandigarh
7	Defence Banking Advisor	Army	Colonel*	Pune
8	Defence Banking Advisor	Air Force	Group Captain*	Shillong

\*Selection Grade Colonel or equivalent

Place of posting mentioned above is tentative/ provisional and may vary as per the requirement of the Bank. SDBA and DBAs may be posted at above mentioned place of posting but can be relocated anywhere in India as per Bank's requirement. DBA for Shillong location shall be posted at Guwahati.

## **TERMS OF ENGAGEMENT**

### **3.1 Period of Contract**

The term of office of the holder of any of the above mentioned post shall be initially for one year and will be further reviewed on yearly basis subject to the condition of good health and performance of Defence Advisor (SDBA/ DBA). The term of engagement will automatically expire permanently on attaining total 05 years of engagement or 65 years of age, whichever is earlier.

### **3.2 Compensation Package**

- a. **Senior Defence Banking Advisor:** The compensation package per annum will be **Rs.22.38 Lakhs** including fuel expenses, vehicle cost, leased accommodation facility and telephone bill.
- b. **Defence Banking Advisor:** The compensation package per annum will be **Rs.18.60 Lakhs** including conveyance expenses, leased accommodation facility and telephone bill.
- c. Engaged executive will not be entitled to dearness allowance or any other allowance other than the one which is a part of the compensation package.
- d. Engaged executive will not be eligible for any kind of staff loan, medical aid/ benefits, superannuation benefits, travel concessions, leave encashment, entertainment, newspaper, cleaning expenses, insurance and any other staff benefit scheme.
- e. Income tax, professional tax, any other tax/ statutory liability will be borne by engaged executive.
- f. Reimbursement of expenses incurred on official visit: Expenses incurred on travel on duty (out of station of place of posting) will include travel fare, lodging and diem as per entitlement of Bank's Deputy General Manager for SDBA and Assistant General Manager for DBA respectively, wherever applicable.
- g. **Leave Rules:** Leave for one day will be provided every month to the engaged advisor if his/her job profile requires visiting office regularly, otherwise, if the executive is engaged on work from home/ offsite basis, no leave of any kind will be provided. Balance of the leaves shall not be allowed to be carried over to next year and there will be no provision for encashment of leaves. The advisors' working hours shall be the usual banking hours as applicable on all days except 2<sup>nd</sup> and 4<sup>th</sup> Saturday and holidays declared under N.I. Act. However, in case of business exigencies, they may be advised to report for duty on any other day, including weekends or public holidays.

### **3.3 Terms & Conditions**

- The tenure of the advisor would be initially for one year and would be reviewed on yearly basis, subject to condition of good health and performance of advisors.
- Key Responsibility Area/ Performance of SDBA/ DBA will be subject to review on quarterly basis.
- The engaged executives, who have been assigned the job of advisors, will have to execute a non-disclosure/ confidentiality agreement.
- Empanelled executive will have to sign a legal undertaking stating that there will be no conflict of interest of any kind from their side with the Bank.
- In case of serving officer, he/ she will have to produce letter of No Objection from his/ her current organization at the time of interview and will have to resign/ get relieved from the services of current organization if he/ she gets selected.
- Engagement will be of full time nature i.e. once engaged, the executive cannot involve in any other kind of employment by any other employer.
- Executive once selected have to produce a report of medical fitness from a medical practitioner (MBBS Doctor) to the Bank.
- The engagement will not be treated as re-employment as the engagement will be purely contractual and of temporary nature (non- official) and either party will have the right to terminate the contract with prior notice of 15 days.
- In case of unsatisfactory performance, the engagement will be cancelled, even before completion of the period of assignment.
- The Advisor who is so selected for the assignment should attend the allotted work on all working days and should be present in the office during the working hours except the events when he/ she is supposed to go on approved visits.

### **3. SELECTION PROCEDURE**

- The selection will be made on the basis of Personal Interaction/ Interview (online/ physical).
- However, the Bank may decide the modalities of selection depending on the number of applications received.
- Number of candidates to be shortlisted will be decided by the Bank based on their qualification, experience, overall suitability or any other parameters as decided by the Bank for Interview. The shortlisted candidates will be called for the selection process and merely applying/being eligible for the post does not entitle the candidate to be eligible/invited for further selection process.
- Shortlisting for Interview will be strictly based on the profile.
- Final selection will be on the basis of performance in the Interview. The officers retiring within three months from the date of advertisement (i.e. on or before

11.08.2026) from Defence services may also be shortlisted but they shall get their assignment only after their retirement.

#### **4.1 List of Documents to be produced before Personal Interview**

The following documents in original together with a self-attested photocopy in support of the candidate's eligibility and identity are to be invariably submitted at the time of Interview or as and when required by the Bank, failing which the candidate may not be permitted to appear for the Interview. Non submission of requisite documents by the candidate will debar his/ her candidature from further participation in the engagement process.

- i. Valid system generated printout of the online application form
- ii. Printout of the valid Interview Call Letter
- iii. Proof of Date of Birth (Birth Certificate issued by the Competent Municipal Authority or SSLC/ Std. X Certificate with DOB)
- iv. Photo Identify Proof and Address Proof (Officially valid documents preferably PAN Card and Aadhaar Card)
- v. Passport, if held
- vi. Relevant documents in support of educational qualification: Individual semester-wise/ year-wise Marksheets & Certificates for educational qualifications including the final degree/ diploma certificate. Proper document from Board/ University for having declared the result on or before opening date of registration i.e. 12.05.2026 has to be submitted.
- vii. Certificate of Military Training Courses as mentioned in the online application
- viii. Certificate of Honours/ Awards received during Defence Service as mentioned in the online application.
- ix. Caste Certificate issued by the Competent Authority strictly in the prescribed format as stipulated by Government of India in case of SC / ST / OBC category candidates. Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification and the OBC caste certificate shall invariably contain "Creamy Layer" clause.
- x. Disability certificate in prescribed format issued by the District Medical Board in case of Persons with Benchmark Disability.
- xi. An Ex-serviceman candidate has to produce a copy of Service or Discharge Book along with Pension Payment Order and documentary proof of rank last / presently held (substantive as well as acting) at the time of Interview. Those who are still in defence service should submit a certificate from the Competent Authority that they will be relieved from defence services on or before 07.08.2026.
- xii. Candidates serving in Government/ quasi govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a "No Objection Certificate" from their employer at the time of Interview.
- xiii. Relevant documents in support of specialized qualification, work experience (including appointment letter, salary slip, relieving letter etc.), awards and recognition during professional career.
- xiv. Any other relevant documents in support of eligibility.

#### **Note:**

- A candidate 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 as and when demanded by the Bank shall make the candidate ineligible for further process of engagement.

- The prescribed format for the certificate to be produced by the candidates belonging to the reserved category (SC/ST/OBC/EWS/PWBD) is available at [www.pnb.bank.in](http://www.pnb.bank.in) under the *Recruitments/Careers* → *Joining formalities while joining Bank* tab.

#### **4. APPLICATION FEE**

No fees is applicable for the post of SDBA and DBA.

#### **5. HOW TO APPLY**

Candidates can only apply online from 12.05.2026 to 31.05.2026 and no other mode of application will be accepted.

##### **5.1 Pre-Requisites for Applying Online**

Before applying online, candidates should keep ready a scanned copy each of their Photograph, Signature, Proof of age, Complete Service/ Discharge Book (for retired officials) or Certificate of Service (for officials retiring on or before 11.08.2026), Pension Payment Order, Certificate of Disability (if applicable), Highest Educational Qualification Mark sheet/ Degree and Certificates of Honours/ Awards received during Defence Service keeping in view the guidelines contained below.

##### **5.2 Procedure for Applying Online**

- a. Candidates are required to apply online through website [www.pnb.bank.in](http://www.pnb.bank.in). No other means/ mode of application will be accepted. They will have to click on “CLICK HERE TO APPLY ONLINE” tab under the Recruitments/Careers → “Engagement of Senior Defence Banking Advisor (SDBA) and Defence Banking Advisors (DBA) on Contractual Basis” Notice.
- b. Candidates are required to have a valid personal Email ID and Mobile Number. It should be kept active till completion of this engagement project. Bank may send call letters for Interview through the registered Email ID. In case, a candidate does not have a valid personal email ID, he/ she should create his/ her new email ID before applying Online. Under no circumstances, he/ she should share/ mention email ID to/ or of any other person.
- c. The name of the candidate and his/ her father/ husband’s name etc. should be spelt correctly in the application as it appears in the certificates/ mark sheets/photo identity proofs etc. Any change/ alteration found may disqualify the candidature.
- d. An Email/ SMS intimation 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 a candidate does not receive the email/ SMS intimation at the email ID/ mobile number specified by him/ her, he/ she may consider that his/ her online application has not been successfully registered.
- e. An online application which is incomplete in any respect such as without proper passport size photograph, signature, left hand thumb impression, or other attachments uploaded in the online application form will not be considered as valid.
- f. 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.

Please note that all the particulars mentioned in the online application including Name of the Candidate, Date of Birth, Address, Mobile Number, Email ID etc. will be considered as final and no change/modification will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details or omission to provide the required details in the online application form.

Note:

- a. After completing the procedure of applying online, the candidate should take a printout of the system generated online application form and ensure the particulars filled in are accurate.
- b. Candidates are advised in their own interest to apply online much before the closing date and not to wait till the last date to avoid the possibility of disconnection/inability/ failure to log on to the authorised Bank's website on account of heavy load on internet/ website jam.
- c. Bank does not assume any responsibility for the candidates not being able to submit their online application forms within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.
- d. Signature in CAPITAL LETTERS will NOT be accepted.
- e. All files uploaded in online application should be of the specified size and be clearly visible so as to determine the eligibility or else, the candidate's application may be rejected.

## **6. CALL LETTERS FOR THE INTERVIEW**

The date of the Interview will be intimated in the Call Letter along with the Centre/ Venue for the Interview, well in advance of the date of the Interview.

## **7. Procedure for obtaining Call Letters for attending Interview**

All eligible candidates will be required to download their call letter for Interview from the Bank's website [www.pnb.bank.in](http://www.pnb.bank.in) - (under Recruitment/Career section). Date of commencement of downloading Interview call letters for all the posts will be intimated by way of separate notice on Bank's website. Hence, the candidates are advised to visit the Bank's website frequently for the date of commencement of downloading of Interview call letters. Candidates should note that the call letters will not be sent through any other mode.

## **7. GENERAL INSTRUCTIONS**

- i. Applicants need to furnish only one application with preference of location [applicable for DBA (Army) only] as mentioned in para 2 (subject to fulfilment of eligibility criteria). Bank, however reserves the right to post empanelled executive at any of the identified locations.
- ii. While applying for the post, the applicant should ensure that he/ she fulfils the eligibility and other norms mentioned above as on the specified date and that the particulars furnished by him/ her are correct in all respects.
- iii. Mere submission of application for empanelment or approval of the name for empanelment does not, in any way, constitute guarantee for allotment of the Advisor job of any nature from the Bank. The allocation of posting at PNB Head Office / Zonal Offices / Circle Offices to the Defence Advisors is the prerogative of the Bank.

- iv. The Bank would be free to reject any application, at any stage of the Engagement Process, if the candidate is found ineligible for the post, for which he/ she has applied. The decision of the Bank regarding eligibility of the candidates, the stage at which scrutiny of eligibility is to be undertaken, qualifications and other eligibility norms, the documents to be produced etc. and any other matter relating to engagement will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this regard. In case it is detected at any stage of engagement that a candidate does not fulfil the eligibility norms and/ or that he/ she has furnished incorrect/ false information or has suppressed any material fact(s) his/ her candidature will stand cancelled. If any of these shortcomings are detected after appointment, his/ her services are liable to be terminated.
- v. A recent, recognizable colour passport size photograph, which should be the same as the one uploaded in the on-line application form, should be firmly pasted on the call letter for Interview and duly signed across by the candidate. Candidates are advised not to change their appearance till the engagement process is complete. Failure to produce the same photograph at the time of the Interview may lead to disqualification. A candidate should ensure that the signature appended by him/ her in all the places viz. his/ her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- vi. It is only a contractual work for a specific period and the empanelled executives so assigned the work would not be entitled to claim any regular employment or any other benefit from the Bank in future.
- vii. Any legal proceeding in respect of any matter of claim or dispute arising out of the advertisement and/ or an application in response thereto can be instituted only at Delhi and Courts/ Tribunals/ Forums at Delhi only shall have sole & exclusive jurisdiction to try any case/ dispute.
- viii. The Advisor will undertake that he/ she will not sub-contract/ sub-assign the assignment.
- ix. Candidates are advised to check the Bank's website [www.pnb.bank.in](http://www.pnb.bank.in) for details and updates (including list of shortlisted/ eligible candidates). Call letter/ advice, wherever required, will be sent by email only (No hard copy will be sent).
- x. Any notice/communication meant for the candidates displayed on the Bank's website or sent by Registered/ Speed Post or conveyed to the email id mentioned in the application at the time of registration with the Bank, shall be deemed to be sufficient service of communication upon the candidate, for all purposes.
- xi. Bank holds the right to cancel the advertisement at any stage and call off the whole selection process at its discretion.
- xii. In case any dispute arises on account of interpretation of version other than English, English version will prevail.

**For queries: Kindly mail to [recruitment@pnb.bank.in](mailto:recruitment@pnb.bank.in)**

**Dated: 11.05.2026**

**GENERAL MANAGER (HRD)**