



Advertisement for Engagement of Bank's Medical Consultant (BMC) on contract basis with fixed hourly remuneration at Reserve Bank of India, Chandigarh

[Applications](#) are invited from eligible candidates to fill up **one (01) vacancy [reserved for Other Backward Class (OBC) category]** of Bank's Medical Consultant (BMC) on contract basis with fixed hourly remuneration for the dispensary of Reserve Bank of India (the Bank) located at Main Office Building, Central Vista, Sector – 17, Chandigarh.

2. Interested and eligible candidates may make an application as per the format given in [Annex-III](#) only. Application in a sealed cover along with photocopies of certificates of Professional/Academic/Other Qualifications, Caste Certificate, experience certificate etc. should reach the Regional Director, Reserve Bank of India, Human Resource Management Department, Central Vista, Sector-17, Chandigarh - 160017 **on or before August 06, 2025**. The sealed cover should be super-scribed as **'Application for the post of Bank's Medical Consultant (BMC) on Contract Basis with fixed hourly remuneration'**.

3. Candidates seeking reservation must ensure that they are entitled to such reservation and should submit all the requisite certificates in the prescribed format in support of their claim while forwarding the application.

4. Candidates seeking reservation as OBC, shall have to produce a certificate in the prescribed proforma ONLY, meant for appointment to posts under the Government of India from the designated authority clearly indicating the candidate's caste, the Act/Order under which the caste is recognised as OBC and the Village/Town the candidate is ordinarily a resident of. They must also ensure that the name of their caste/community and its spelling in their caste/community certificate should be exactly as mentioned in the lists notified by the Central Government from time to time (for OBC category list of castes recognized by the Government of India as OBC castes in the central list is available on the site <https://www.ncbc.nic.in>). A certificate containing any variation in the caste name will not be accepted. Further, the OBC certificate should also clearly indicate that the candidate does not belong to creamy layer as defined by the Government of India for applying to posts and services under the Central Government. Candidates belonging to OBC category but falling under the 'Creamy Layer' are not entitled to OBC reservation. The OBC candidates availing reservation benefit will have to produce OBC certificate issued on or after April 01, 2025, based on the income for the Financial Year (FY) 2024-25, 2023-24 and 2022-23, with 'Non-Creamy Layer' clause as per Government of India guidelines.

5. The OBC claim of a candidate will be determined in relation to the State (or part of the State) to which his/her father originally belongs. A candidate who has migrated from one State (or part of the State) to another should, therefore, produce an OBC certificate which should have been issued to him/her based on his/her father's OBC certificate from the State to which his/her (father) originally belongs.

6. Candidates are advised to thoroughly read this advertisement and satisfy themselves about their eligibility before submitting the application.

7. **Corrigendum:** Please note that Corrigendum, if any, issued on this advertisement, shall be published only on the Bank's website www.rbi.org.in. Applications not in the prescribed format or not accompanying with copies of requisite documents / certificates will be summarily rejected.

8. The location and working hours (tentative) are as under:

Sr. No.	Dispensary Location ^{\$}	Working Days	Tentative Working hours ^{\$}
1	Main Office Building Dispensary, Reserve Bank of India, Central Vista, Sector- 17, Chandigarh-160017	Monday to Friday	09:45 AM to 01:15 PM

^{\$} subject to change as per the Bank's requirement

9. Eligibility Criteria:

- The applicant should at a minimum, possess MBBS degree in the allopathic system of medicine of any University recognized by the Medical Council of India.
- Applicant having postgraduate degree in General Medicine from any **University recognized by the Medical Council of India** may also apply for the post.
- The applicant should have a minimum of two (02) years of experience practicing allopathic system of medicine in any hospital or clinic as Registered Medical Practitioner.
- The applicant should have **his/her own dispensary or place of residence** within a radius of 30 Kms from the Bank's dispensary.

10. Remuneration, duty hours and other terms & conditions:

- During the period of contract, a remuneration of ₹1,000/- per hour will be paid. Out of the monthly remuneration so payable, a sum of ₹1,000/- per month will be treated as conveyance expenses and ₹1,000/- per month will be paid as the reimbursement of mobile charges. No other facilities/perks will be payable to the BMC engaged on contract basis.
- The engagement is purely on contract basis. No superannuation benefits viz. Pension, Provident Fund or Gratuity will be payable for the engagement. No leave,

perquisites/facilities would be admissible. If required to attend a dispensary on any public holiday, compensation @ ₹1,000/- per hour shall be paid.

- iii. **The contract for engagement as Bank's Medical Consultant will be for a period of three years. There will not be any renewal of engagement on completion of the contract period.**
- iv. The remuneration of Bank's Medical Consultant on contract basis will be fixed throughout the period of the contract with reference to the actual duty hours performed and will be all inclusive.
- v. The Bank reserves the right to review the rate of remuneration from time to time, **alter the duty hours as well as dispensary attached to a Medical Consultant at its discretion**, in case it becomes expedient to suit administrative and operative requirements. Accordingly, the Medical Consultant may have to attend to dispensaries of the Bank as advised from time to time. The total number of hours may be increased up to 30 hours (maximum) in a week as per the requirement.
- vi. The doctor selected as BMC would be required to submit a "Self-Declaration" stating that none of her/ his current employer (s) have any objection to her/ his engagement with the Bank.
- vii. The doctor selected as a BMC would be required to submit a 'No Objection Certificate (NOC)' from the hospital / organization (if any), in case she / he is engaged by such hospital / organization for more than 30 hours a week.

11. Modalities for Selection:

- i. The Bank will be conducting interview and document verification for the shortlisted candidates. The Bank reserves the right to raise the minimum eligibility standards, etc., in order to limit the number of candidates to be called for interview. The decision of the Bank in this regard will be final. Mere fulfilling of the eligibility criteria does not entitle the candidate to be called for Interview. Apart from those who may be called for interview, the Bank will not entertain any correspondence with the applicants who are not found eligible / not considered eligible for interview.
- ii. Applicants shortlisted after undergoing the document verification process and interview shall be subjected to medical examination as per prescribed norms, before being considered to be eligible to be engaged as Medical Consultant (MC) on contract basis. The cost of these medical examination process/ tests will have to be borne by the applicants themselves.
- iii. A candidate selected for the post shall be engaged subject to his/her being found medically fit and on acceptance of Terms and Conditions of Contract given in [Annex – I](#) and the Code of Conduct given in [Annex – II](#).

- iv. The selected candidate has to sign an agreement with the Bank before engagement of their services as Bank's Medical Consultant on contract basis with fixed hourly remuneration.

ANNEX- I

Engagement of the services of Bank's Medical Consultant on Contract Basis with Fixed Hourly Remuneration - Terms and Conditions of Contract

1. To attend to the Bank's dispensaries as per prescribed duty hours (or for longer period as may be necessary) excluding Bank holidays except days declared as holidays for purposes of half-yearly closing and annual closing subject to the condition that the dispensary will not be kept closed for two successive days. The Bank may use the services of the Bank's Medical Consultant at its other dispensaries as per requirement.
2. To give advice, prescribe medicines and administer injections free of charge to the members of the staff including touring staff of the Bank on their visit to Chandigarh, the members of their families including dependent parents and retired employee members/their spouses who are members of the Medical Assistance Fund Scheme, who present themselves during that time (the timings and/or duration may be changed as and when considered necessary by the Bank). You will be available for consultation at your private clinic in urgent cases in respect of employees of the Bank at any time with charges at the rate prescribed in the schedule. The Schedule of charges applicable to the Staff/Officers of the Bank would be made available on request.
3. To provide the facilities referred to in paragraph (2) above to the relatives of the employees who have been permitted to reside with them in the Staff Quarters and facilitate recovery of charges from the employees for credit to the Bank's account at the rates prescribed by the Bank from time to time.
4. To perform duties similar to those of a General Medical Practitioner irrespective of whatever post-graduate or other medical qualifications you may possess / acquire in future. It shall be your responsibility to ensure that the qualifications you hold or acquire in future do not restrict you in any manner from rendering the services required of a General Medical Practitioner and if as per any stipulations by the Indian Medical Association, the qualification you hold or acquire as the case may be comes into conflict with the Bank's requirements as indicated above, to work as a general practitioner, you will be required to ensure that no liability or responsibility on this account devolves on the Bank under any circumstances and shall indemnify and keep indemnified the Bank at all times against the same.

5. The duties of the Medical Consultant at the RBI dispensary will also include, as from other requirements as mentioned above:

(i) Treatment of minor and major illness for which the employees and their dependents may call on you.

(ii) Treatment of emergency cases brought to the dispensary or in the departments or in the Bank's premises or outside the Bank's premises and reference to appropriate Hospitals whenever called upon to attend even when such necessity arises outside your normal working hours.

(iii) Administration of all types of injections - The responsibility for administering all types of injections rests with you for any untoward reaction. As a rule, administration of injections by the Pharmacists in your absence is to be discouraged.

(iv)[@] You will be required to train the pharmacists to administer routine and simple type of injections when the work is heavy.

[@] *The Bank reserves the right to review and alter the said T&C.*

(iv) The important dressings and minor surgeries are to be handled only by you.

(v)[&] If you are convinced that the pharmacist has the requisite competence, routine dressings may be handled by them.

[&] *The Bank reserves the right to review and alter the said T&C.*

6. To visit any member of the Bank's Staff staying in the Quarters whenever required to do so by the Bank and submit a report on their health. For such visits, you will be paid visit fees as per the schedule of rates fixed by the Bank.

7. To issue certificate in support of leave on medical grounds wherever necessary and countersign the certificates produced by the employees from other qualified medical practitioners, if you are satisfied about the genuineness of the case.

8. To attend the officers and members of their family at their residence when required by them and will be entitled to charge them a visit fee or consultation fee, as fixed by the Bank having regard to the local conditions. The visit fee/consultation fee, so fixed, will be inclusive of charges for administration of injections, etc. No other charges should be levied by you for such visits.

9. If and when required to do so, you will certify in such form as may be prescribed by the Bank from time to time as to the state of health and / or fitness for service of any employee or any prospective employee who may be selected for appointment at any Office of the Bank.

10. To issue order forms / credit slips (prescribed) on the approved chemists / pharmacies / agencies of the Bank for supply of medicines / special / costly drugs or injections required for curative purpose to the Bank's staff and forward copies thereof to the Bank for payment of the relative bills.

11. To facilitate in securing hospital facilities, in case the employees of the Bank or their dependents (for indoor hospitalization under Direct Settlement facility) require such facilities in the hospital.

12. In case of cardio-vascular or other major emergencies and accidents, to accompany the patient to the hospital, if Medical Consultant is available at the location.

13. To inspect the Office premises/ Staff Quarters and Officers' Quarters once a month and report whether they are kept in a sanitary and hygienic condition.

14. To do prophylactic inoculations for typhoid, etc. and vaccination for small-pox whenever necessary.

15. To submit an annual report as on the 31st of March in the prescribed form on the general health of the staff.

16. To ensure proper storage of medicines and their distribution as well as maintenance of all necessary records in this regard.

17. To advise on drug indents, and to counter-check the drug stock-balance and consumption.

18. To give professional opinion including reasonableness of the cost of treatment pertaining to the various items of medical claims as and when the same are referred to you.

19. To attend to any other work assigned by the Bank from time to time relating to administration of Bank's Medical Facilities Scheme and Medical Assistance Fund Scheme including dispensary facility as are generally performed / required to be performed by a General Medical Practitioner.

20. The remuneration is fixed at **₹1,000/- per hour for the entire 3 years of contract**. The fixed remuneration is payable on a monthly basis. Out of the monthly remuneration so payable, a sum of ₹1,000/- per month will be treated as conveyance expenses and ₹1,000/- per month will be paid as the reimbursement of mobile charges. Further, no superannuation benefits, viz. Pension, Provident Fund or Gratuity will be payable. No leave would be admissible. No perquisites/facilities also would be made available. If required to attend to the Dispensary on any public holiday, compensation @ **₹1,000/- per hour** would be paid. Taxes on the income would be deducted at sources as per extant rates and Government notifications.

21. In the event of your absents from duty, you shall be required to make substitute arrangements acceptable to the Bank, in terms of qualification and experience at your own risk and cost.

22. To adhere to the Code of Conduct for Medical Consultants of the Bank as given in the [Annex - II](#).

23. You will be under the administrative control of the Regional Director, Reserve Bank of India, Chandigarh.

24. Your contract will be valid for a period of three years from the date of engagement, subject to your accepting the above terms and conditions in [Annex – I](#) and observing the code of conduct of the Bank as given in [Annex - II](#).

25. The engagement under the contract is temporary. No claim shall lie for regular employment on that basis at any stage or for pay and perks payable to regular employees.

26. The Bank reserves the right to review the rate of remuneration from time to time and alter the duty hours and location of dispensary at its discretion in case it becomes expedient to suit administrative and operative requirements.

27[#]. The contract will be terminable during the period of the contract on three months' notice on either side or three months remuneration calculated[#] on the basis of ₹1,000/- per hour per month in lieu thereof. The Bank reserves the right to terminate the contract with or without assigning any reasons for it.

i) The number of hours per day shall be the number of hours per day as notified to the BMC by the Bank through the then existing contract in terms of which the BMC would then be working (before the date of termination of service contract).

ii) In case of termination of contract by payment of remuneration, number of days in the next three months for calculation of remuneration:

a) In case the BMC is engaged for the services in the Main Office Building Dispensary – will be equal to number of working days in the next three months at Chandigarh Office.

b) In case the BMC is engaged for the services in the Dispensaries located at the Residential Colonies of RBI Chandigarh – will be equal to the number of days which will be determined on the basis of the terms & conditions as per his / her then prevailing contract with the Bank.

iii. In case of termination of contract by giving three months' notice:

Last date of the notice:

a) In case the BMC is engaged for the services in the Main Office Building Dispensary – will be the 90th day from the date of issue of the notice.

b) In case the BMC is engaged for the services in the Dispensaries located at the Residential Colonies of RBI Chandigarh – will be the 90th day from the date of issue of the notice.

28. Any dispute arising on account of the contract shall be subject to the jurisdiction of the Courts of Chandigarh.

Code of Conduct for Bank's Medical Consultants whose services are engaged on contract basis with fixed hourly remuneration

1. Every Medical Consultant shall observe, comply with and obey all orders and directions which may from time to time be given to him/her by any person or persons under whose jurisdiction, superintendence or control he/she may for the time being be placed.
2. Every Medical Consultant shall maintain the strictest secrecy regarding the Bank's affairs and the affairs of its constituents and shall not divulge, directly or indirectly, any information of a confidential nature either to a member of the public or of the Bank's Staff, unless compelled to do so by judicial or other authority, or unless instructed to do so by a superior officer in the discharge of his/her duties.
3. Every Medical Consultant shall serve the Bank honestly and faithfully and shall use his/her utmost endeavour to promote the interests of the Bank, and shall show courtesy and attention in all transactions.
4. No Medical Consultant shall take an active part in politics or in any political demonstration, or stand for election as member for a Municipal Council, District Board or any Legislative Body.
5. No Medical Consultant shall become or continue to be a member or office-bearer of, or be otherwise directly or indirectly associated with, any trade union or a federation of such trade union or resort to, or in any way albeit, any form of strike or participate in any violent, unseemly or indecent demonstration in connection with any matter pertaining to his/her terms and conditions of contract.
6. No Medical Consultant may contribute to the press anything relating to the affairs of the Reserve Bank of India without the prior sanction in writing from the Bank or publish any document, paper, or information which may come into his/her possession in his/her capacity as Medical Consultant of the Bank.
7. A Medical Consultant shall not solicit or accept any gift from any employee.

8. A Medical Consultant shall not absent from his/her duties without the permission from the Bank and making alternate arrangement acceptable to the Bank during his/her absence. Such alternate arrangement shall not exceed five days at a time.

9. A Medical Consultant shall not outsource his/her service to the Bank.

10. A Medical Consultant will –

- a) strictly abide by any law relating to intoxicating drinks or drugs in force in any area in which he/she may, for the time being, happen to be;
- b) not be under the influence of any intoxicating drink or drug while on duty and shall also take care that performance of his/her duties at any time is not affected in any way by the influence of such drink or drug;
- c) refrain from consuming, in a public place, any intoxicating drink or drug;
- d) not appear in a public place in a state of intoxication;
- e) ensure that timely, non-disruptive and hassle-free medical services are provided to the employees / retirees and their dependants.
- f) not use any intoxicating drink or drug to excess.

Explanation : The term "public place" would include clubs even exclusively meant for members where it is permissible for the members to invite non-members as guests, bars and restaurants, public conveyances and all other places to which the public have or are permitted to have access, whether on payment or otherwise".

11. No Medical Consultant shall indulge in any act of sexual harassment of any woman employee at work place.

Explanation: For this purpose, "Sexual Harassment" shall include such unwelcome sexually determined behaviour, whether directly or by implication as:

- a) Physical contact and advances,
- b) demand or request for sexual favours,
- c) sexually coloured remarks,
- d) showing pornography,
- e) any other unwelcome physical, verbal or non-verbal conduct of a sexual nature.

12. The contract is liable to be terminated if a Medical Consultant is arrested for debt or on a criminal charge or is detained in pursuance of any process of law.

13. A Medical Consultant shall not give, solicit or receive nor shall offer to give solicit or receive, any gift, gratuity, commission or bonus in consideration of or return for the referring, recommending or procuring of any patient for medical, surgical or other treatment. Medical Consultant shall not directly or indirectly, participate in or be a party to act of division, transference, assignment, subordination, rebating, splitting or refunding of any fee for medical, surgical or other treatment.

14. The provision at 13 above shall apply with equal force to the referring, recommending or procuring by him/her or any person, specimen or material for diagnostic purposes or other study/ work.

15. The contract is liable to be terminated in case a Medical consultant commits a breach of the code of conduct of the Bank mentioned above or the terms and conditions of the contract accepted by him/her, displays negligence, inefficiency or indolence, or knowingly does anything detrimental to the interests of the Bank or in conflict with its instructions or is guilty of any other act of misconduct.

APPLICATION FORM**RESERVE BANK OF INDIA, CHANDIGARH****FORM OF APPLICATION FOR THE POST OF BANK'S MEDICAL
CONSULTANT ON CONTRACT BASIS WITH FIXED HOURLY REMUNERATION**

Affix recent
passport size
photograph

1.	Name in Full: Shri/Smt./Kum (to be given in block letters, Surname to be stated first)	
2.	Father / Husband's Name:	
3.	(a) Address (Local Residence):	
	(b) Address (Permanent Residence):	
	(c) Complete Address of Dispensary / Hospital where presently working:	

	(d) Approximate Distance from the Bank's Main Office Building located at Central Vista, Sector - 17, Chandigarh - 160017	Distance from Residence (in Kms.)		Distance from Dispensary/Hospital where presently working (in Kms.)				
	(e) Telephone No.:							
	(f) Mobile No.:							
	(g) Email ID:							
4.	Date of Birth: (DD/MM/YYYY Format)							
		D	D	M	M	Y	Y	Y
5.	Age as on 01.07.2025			Years				Months
6.	Place of Birth:							
7.	Place of Domicile:							
8.	Nationality:							
9.	Whether belongs to SC/ST/OBC/Unreserved (General) category:							
		SC		ST		OBC		GEN
10.	Educational Qualifications: (Indicate Degree/Diploma obtained, in the order of highest to least)							
	Degree/Diploma	University/Board		Year of Passing		Class/Rank		

11.	Particulars of any other professional course completed in the medical filed:			
12.	Details of Experience: (Experience after graduation should only be stated)			
Experience	From	To	Period	
			Year/s	Month/s
In Hospital / Clinic (as a Physician)				
As a General Medical Practitioner				
13.	Any other factor which applicant would like to bring into account in support of his/her application:			

I hereby declare that all the information and particulars given by me in this application form are true, complete and correct to the best of my knowledge and belief. I understand that if at any stage, it is found that any information given in this application is incorrect or false or if any material information or particulars have been suppressed or omitted therefrom or that I do not satisfy the eligibility criteria according to the Bank, my candidature / engagement / appointment is liable to be cancelled / terminated without notice or compensation in lieu thereof. I have read and understood the stipulations given in the advertisement and hereby undertake to abide by them.

Date:

Place:

(Signature of the applicant)

Enclosures:

INSTRUCTIONS

1. All the details in the Application Form are to be filled up completely by the applicant, as an incomplete form is liable to be rejected.
2. Attested copies of relevant certificates regarding age, educational qualifications, caste, experience, registration certificate issued by Medical Council of India, etc. should be attached/enclosed with the Application Form.
3. In support of the experience gained by the applicant the submitted Certificate must contain the details of duty hours and the nature of duty. (If the candidate is working as a Medical Officer for any institution, the details thereof and working hours therein should be indicated.)
