



The Maharashtra State Co-operative Bank Ltd.

(Incorporating The Vidarbha Co-op. Bank Ltd.)

(Scheduled Bank)

Sir Vithaldas Thackersey Smruti Bhavan,

9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai 400001

Ph. +91-22-69801000/1182/1184 Email: hrdm@mscbank.com

Website: <https://www.mscbank.com>

Advertisement No.02 / MSC Bank / 2024-2025

RECRUITMENT OF TRAINEE OFFICERS IN JUNIOR OFFICER GRADE & TRAINEE ASSOCIATES IN THE MAHARASHTRA STATE CO-OPERATIVE BANK LTD., MUMBAI.

Time Frame

- On-line Registration of Application start date : 19.10.2024
- On-line Registration of Application last date : 08.11.2024
- Last date to make online payment of Application Fees : 08.11.2024
- Downloading of call letter for On-line test : 10 days before

GENERAL CONDITIONS

1. A candidate shall apply for only one post. In case of multiple Applications only the latest application will be retained. Application fee paid for the other multiple registration(s) shall stand forfeited.
2. The process of Registration of application will be considered as completed only when application fee is deposited with the Bank through On-line mode.
3. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility. Admission to On-line test will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for interview.
4. Candidates should be domiciled in the State of Maharashtra. (Submission of Domicile Certificate of Maharashtra State is mandatory.)
5. Candidates are advised to check Bank's website <https://www.mscbank.com/careers> regularly for details and updates. No individual communication will be sent to candidates.



The Maharashtra State Co-operative Bank Ltd., (MSC Bank) Mumbai, a Scheduled Bank is the leading Apex Cooperative Bank in Maharashtra State, established in 1911. The Bank is operating through its Head Office at Mumbai, 6 Regional Offices and 57 branches in Maharashtra. The Bank invites On-line applications only from residents of Maharashtra State for the Post of Trainee Officers in Junior Officer Grade & Trainee Associates in the Bank.

Candidates who fulfil the prescribed eligibility criteria are requested to apply On-line through the Bank's website <https://www.msccbank.com/careers> on or before the timeline indicated. The details of post wise educational qualifications, experience, age etc. are as under:

1. TRAINEE JUNIOR OFFICERS – No. of vacancies 25.

Educational Qualifications: Graduate in any discipline with at least 50% marks and should have passed Matriculation Examination with Marathi as one of the subject. Candidates who have pursued Bachelors/Masters in Law or completed JAIIB/CAIIB/MSCIT certifications or having work experience in Treasury/ International Banking Division Department will be preferred.

Experience: Minimum 2 years' experience in Banking field preferably in Urban/ DCC Bank as an Officer. Officer for the purpose shall be taken as the first level of Officer Cadre where clerk level exist or the second level of Officer Cadre where Clerk level not exist.

Please Note: To increase or decrease in no. of vacancies is the sole right of Administration.

Age Limit: Minimum 23 years and Maximum 32 years as on 31.08.2024, Candidates should have been born not earlier than 31.08.1992.

Trainee Junior Officers will be paid a Stipend of Rs.30,000/- per month during the Training period. After successful completion of the training period, the Trainee Junior Officer will be placed in the Bank's regular grade and will be paid total emoluments of about Rs. 49,000/- per month.

The training period of Trainee Junior Officers shall be 12 months followed by probation period of 06 months. Post completion of training period the Trainee Junior Officers shall be assessed for work performance, confidential report, attendance records, etc. Only on satisfactory performance the candidate shall be placed on probation for 06 months and thereafter confirmation in the services of the Bank shall be based on the overall assessment of the Trainee Junior Officer during the training and the probation period.

2. TRAINEE ASSOCIATES - No. of vacancies 50

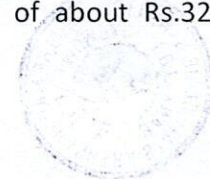
Educational Qualifications: Graduate in any discipline with at least 50% marks and should have passed Matriculation Examination with Marathi as one of the subject.

Preference will be given to candidates who have passed government commercial certificate exam of 30 w.p.m for Marathi typing and 40 w.p.m for English typing/ completed MSCIT certification.

Experience: Not necessary.

Age Limit: Minimum 21 years and Maximum 28 years as on 31.08.2024. Candidates should have been born not earlier than 31.08.1996.

Candidates will be paid a Stipend of Rs.25,000/- per month during the Training period. After successful completion of the training period, the Trainee Associates will be placed in the Bank's regular grade and will be paid total emoluments of about Rs.32,000/- per month.



The training period of Trainee Associates shall be 12 months followed by probation period of 06 months. Post completion of training period the Trainee Associates shall be assessed for work performance, confidential report, attendance records, etc. Only on satisfactory performance the candidate shall be placed on probation for 06 months and thereafter confirmation in the services of the Bank shall be based on the overall assessment of the Trainee Associates during the training and the probation period.

3. APPLICATION PROCEDURE -

DETAILED GUIDELINES/PROCEDURES FOR

- A. APPLICATION REGISTRATION**
- B. PAYMENT OF FEES**
- C. DOCUMENT SCAN AND UPLOAD**

MUST TO KNOW POINTS FOR REGISTRATION -

Before applying online, candidates should-

i) Scan their:

- Photograph (4.5cm × 3.5cm)
 - Signature (with black ink)
 - Left thumb impression (on white paper with black or blue ink)
 - A hand written declaration (on a white paper with black ink) (text given below)
- Ensuring that the all these scanned documents adhere to the required specifications as given to this Advertisement.

ii) Signature in CAPITAL LETTERS will NOT be accepted.

iii) The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, he/she may use his/ her right thumb for applying.)

iv) 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.”

v) Keep the necessary details / documents ready to make Online Payment of the requisite application fee.

vi) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination 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 no. before applying on-line and must maintain that email account and mobile number.



3. A APPLICATION REGISTRATION -

1. Candidates to go to the MSC Bank's website <https://www.msccbank.com/careers> click on the option "APPLY ONLINE" which will open a new screen.
2. To register application, choose the tab "Click here for New Registration" and enter Name, Contact details and e-mail ID. A Provisional Registration Number and a Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and the Password. An e-mail & a SMS indicating the Provisional Registration number and the Password will also be sent.
3. In case the candidate is unable to complete the application form at one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application, candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same, if required.
4. Candidates are advised to carefully fill and verify the details filled in the online application themselves as no change will be possible / entertained after clicking the COMPLETE REGISTRATION BUTTON.
5. The Name of the candidate 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 / discrepancy found may disqualify the candidature.
6. Candidate should validate their details and save their application by clicking on the "Validate your details" and "Save & Next" button.
7. Candidates can proceed to upload their Photo, Signature, Thumb Impression & Hand-written Declaration as per the specifications given in the Guidelines for Scanning and Upload of their Photograph and Signature as detailed under point "C".
8. Candidates can proceed to fill other details of the Application form.
9. Click on the "Preview Tab" to preview and verify the entire application form before clicking on "COMPLETE REGISTRATION".
10. Modify details, if required, and click on 'COMPLETE REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
11. Click on 'Payment' Tab and proceed for payment.
12. Click on 'Submit' button.

3. B. PAYMENT OF FEES -

Sr. No.	Posts	Application Fees for all categories of candidates.
1	TRAINEE JUNIOR OFFICERS	Rs.1,770/- (Includes GST)
2	TRAINEE ASSOCIATES	Rs.1,180/- (Includes GST)



1. The Application fees are to be paid only through On-line Mode. **No other mode of payment will be accepted.**
2. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
3. The payment can be made by using Debit Cards (RuPay / Visa / MasterCard /Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards / Mobile Wallets.
4. 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.
5. On successful completion of the transaction, an e-Receipt will be generated.
6. 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.
7. 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.**
8. For Credit Card users: All charges are listed in Indian Rupee. If you use a non-Indian credit card, your bank will convert to your local currency based on prevailing exchange rates.
9. To ensure the security of your data, please close the browser window once your transaction is completed.
10. **There is also a facility to print the application form containing fee details after payment of fees.**
11. **APPLICATION FEES ARE NON REFUNDABLE SHOULD BE PAID ONLINE BETWEEN 19.10.2024 TO 08.11.2024.** Bank Transaction charges, if any, for Online Payment of Application fees will have to be borne by the candidate.

3. C. DOCUMENT SCAN AND UPLOAD –

Before applying online a candidate will be required to have a scanned (digital) image of his/her photograph, signature as per the specifications given below.

i. Photograph Image: (4.5cm × 3.5cm)

- a) Photograph must be a recent passport style colour picture.
- b) Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- c) Look straight at the camera with a relaxed face
- d) 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
- e) If you have to use flash, ensure there's no "red-eye"
- f) If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- g) Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.



- h) Dimensions 200 x 230 pixels (preferred)
- i) Size of file should be between 20kb–50 kb
- j) 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.

ii. **Signature, left thumb impression and hand-written declaration Image:**

- The applicant has to sign on white paper with Black Ink pen.
 - Dimensions 140 x 60 pixels (preferred)
 - Size of file should be between 10kb – 20kb. Ensure that the size of the scanned image is not more than 20kb
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
 - File type: jpg / jpeg
 - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
 - File Size: 20 KB – 50 KB
- The applicant has to write the declaration in English clearly on a white paper with black ink.
 - 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: 50 KB – 100 KB
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature / Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

iii. **Scanning the documents:**

- a) Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- b) Set Colour to True Colour
- c) File Size as specified above
- d) 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).
- e) 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.



- f) Candidates using MS Windows/MsOffice can easily obtain documents in .jpeg format by using MS Paint or MsOffice Picture Manager. Scanned documents in any format can be saved in .jpg/.jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

iv. Procedure for Uploading the documents

- a) While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph & Signature.
- b) Click on the respective link "Upload Photograph / Signature/ Thumb Impression/ Hand Written Declaration"
- c) Browse and Select the location where the Scanned Photograph / Signature/ Thumb Impression/ Hand Written Declaration file has been saved.
- d) Select the file by clicking on it
- e) Click the 'Open/Upload'
- f) If the file size and format are not as prescribed, an error message will be displayed.
- g) 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.
- h) Your Online Application will not be registered unless you upload your Photograph & Signature as specified.**

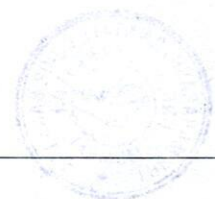
v. Note:

- a. In case the face in the photograph or signature is unclear / smudged or not as per specification mentioned, the candidate's application may be rejected.
- b. After uploading the Photograph / Signature/ Thumb Impression/ Hand Written Declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or Thumb Impression or Hand Written Declaration prior to submitting the form.
- c. Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, application of such candidate/s will not be accepted.
- d. After registering online candidates are advised to take a printout of their system generated online application forms.

4) Selection Procedure

A) For Post of Trainee Junior Officer

1. The selection of candidates will be on the basis of On-line Examination and personal interview.



2. Pattern of the On-line written test /Examination will be as under:

Sr. No.	Contents of Test /Examination	No. of Questions	Marks	Version	Time
1	Professional Knowledge	40	80	Only English	120 Minutes
2	English	40	40		
3	Banking and General Awareness	40	40		
4	Quantitative and Numerical Ability	40	40		
Total		160	200		

3. The On-line Examination will be only in English language.

4. Candidates have to score minimum 50% i.e. 100 marks as cut-off marks for being shortlisted for Personal interview for the post of Trainee Junior Officer. The Bank has the right to increase or decrease the cut-off marks criteria.

5. Candidates will be shortlisted for personal interview based on their performance in On-line Examination, validation of Education Qualifications and experience based upon the documents submitted.

6. **Merit List:** Selection list will be prepared in descending order on the basis of scores obtained in On-line Examination and Interview.

B) For Post of Trainee Associates

1. Preliminary examination is qualifying in nature. The final selection of candidates will be on the basis of Mains Examination.

2. Pattern of the Preliminary & Mains Examination will be as under:

Phase I – Preliminary Examination :

Sr. No.	Name of Tests	No. of questions	Max. Marks	Version	Time allotted for each test (Separately timed)
1	English language.	30	30	Only English	20 Minutes
2	Reasoning Ability.	35	35		20 Minutes
3	Numerical Ability	35	35		20 Minutes
Total		100	100		60 Minutes

** Candidates have to qualify in each of the three tests by securing cut-off marks to be based on the group norms. Adequate number of candidates depending upon requirements will be shortlisted for Online Main Examination.



Phase 2 – Mains Examination :

Sl. No.	Name of Tests	No. of questions	Max. Marks	Version	Time allotted for each test (Separately timed)
1	General and Financial Awareness including Awareness on Credit Cooperatives	40	40	Only English	30 Minutes
2	English Language	40	40		30 Minutes
3	Reasoning Ability	50	50		35 Minutes
4	Numerical Ability	50	50		35 Minutes
5	Computer Knowledge	20	20		20 Minutes
	Total	200	200		150 Minutes

The marks obtained in the Online preliminary examination will be reckoned for shortlisting for Main examination. Depending upon the number of vacancies, only those candidates who rank sufficiently high in the online preliminary exam will be called for Main examination in the ratio of as decided by the bank.

3. The Preliminary & Mains Examination will be only in English language.
4. Candidates have to score minimum 50% i.e. 50 marks as cut-off marks in the Preliminary Examination for being shortlisted for Mains Examination for the post of Trainee Associates.
5. Candidates have to score minimum 50% i.e. 100 marks as cut-off marks in the Mains Examination.
6. **Merit List:** Merit list of first 200 candidates (i.e. 4 times the no. of vacancies) will be prepared in descending order on the basis of scores obtained in the On-line Mains Examination. The said merit list will be valid for 12 months.

5) Examination Centre

1. a) For the Post of Trainee Junior Officer :

The On-line Examination will be held at **Mumbai, Pune, Nagpur, Nasik, Aurangabad, Nanded and Kolhapur** Centres. MSC Bank reserves the right to allot any other Centre to the candidate. Personal Interview will be held at Mumbai.

b) For the Post of Trainee Associate:

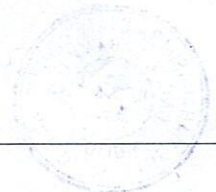
The On-line Preliminary Examination will be held at **Mumbai, Pune, Nagpur, Nasik, Aurangabad, Nanded and Kolhapur** Centres. MSC Bank reserves the right to allot any other Centre to the candidate. Online Mains Examination will be held at Mumbai.

2. The venue and address will be indicated in the call letters.
3. No request for the change of venue / date for the On-line Examination shall be entertained.
4. Candidate will appear for the Test / Examination at an Examination Centre at his/ her own risks and expenses and MSC Bank will not be responsible for any injury or losses etc. of any nature whatsoever.
5. The MSC Bank reserves the right to modify or cancel the On-line examination or the centre of examination.



6) General instructions

1. The process of registration of application will be treated as completed only when the Application fees are deposited with the MSC Bank through On-line mode.
2. The candidates are requested to ensure before applying that they fulfil the eligibility criteria (viz. age, qualification and experience for the post as on 31.08.2024).
3. Qualified candidates for the post of Trainee Junior Officer will be eligible for the personal interview subject to verification of the details of the document(s) when they report.
4. Decision of the Bank in all matters regarding eligibility of the candidates, the stages of which such scrutiny of the eligibility is to be undertaken, the document to proceed for the purpose of the conduct of examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence for the personal enquiries will be entertained by the Bank in this behalf.
5. Candidates to be final selected for training facility should require to undergo medical examination/tests by a medical practitioner appointed by the bank before the commencement of the training facility. The training facility provided by the bank will be subject to the candidate being medically fit & ability of the candidate to undertake the training facility for a continuous period of twelve months without any break.
6. In case, it is understood or detected at any stage of recruitment, that a candidate does not fulfil the eligibility norms and / or that he / she has furnished any incorrect /false information / certificate / documents or has suppressed any material fact (s), his/her candidature will stand cancelled. If, any such discrepancies or shortcoming(s) is / are detected at any time, even after joining the Bank, his / her services are liable to be terminated.
7. Those who have applied for the post of Trainee Junior Officer will have to produce self-attested photo copies of certificates regarding educational qualification, work experience in support of their eligibility at the time of interview failing which their candidature will not be considered.
8. Any amendment / change in the clauses related to the advertisement for recruitment / selection of Trainee Junior Officers & Trainee Associates shall be updated on the bank's website.
9. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Hon'ble Courts situated at Mumbai.
10. Appointment and continuation in service of selected candidates is subject to his / her being declared medically fit as per the requirement of the Bank.
11. Canvassing in any form will be a disqualification.
12. The Bank reserves the right to modify / stop / change the selection procedure, if necessary. The change, if any, shall be communicated to the candidates in advance.
13. MSC Bank reserves the rights to reject / cancel any appointment at any stage between completion of selection process and joining of the candidates selected for the post.
14. The Bank reserves the rights to fill the vacancies as per requirement and availability of post it may be less or more.



7) Others

1. Without an original call letter and stipulated documents, candidates will not be allowed to appear the On-line Examination / personal interview. (Personal Interview is only for the post of Trainee Junior Officer)
2. Candidates are advised to keep the required documents ready at hand as prescribed in the advertisement.

Note. Application once submitted will not be allowed to be withdrawn or modified and fees once paid will **NOT** be refunded.

Decision of the Bank in respect of all matters pertaining to this Recruitment shall be final and binding on all candidates.

Queries raised, shall be addressed by mail to hrdm@mscбанк.com

Action Against Candidates Found Guilty Of Misconduct / Use Of Unfair Means:

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered with or fabricated and should not suppress any material information while submitting On-line application. At the time of test / examination, interview or in a subsequent selection procedure or after joining the services of the Bank, if a candidate is (or has been) found guilty of :

- (i) Using unfair means; or
- (ii) Impersonating or procuring impersonation by any person; or
- (iii) Misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose; or
- (iv) Resorting to any irregular or improper means in connection with his/her candidature; or
- (v) Obtaining support for his/ her candidature by unfair means; or
- (vi) Carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable:
 - a) To be disqualified from the examination for which he/ she is a candidate.
 - b) To be debarred either permanently or for a specified period from any examination conducted by bank.
 - c) For termination of service, if he/ she has already joined the Bank.

8. NOTE :

1. The possibility for occurrences of some problem in administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not willing to participate in the delayed process of test delivery shall be summarily rejected from the process.



2. Decision of MSC Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries in respect of the Recruitment process shall be entertained by the **MSC Bank** in this behalf.
3. If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any Centre or for any candidate.
4. **MSC Bank** would be analysing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by **MSC Bank** in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, **MSC Bank** reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.
5. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead of disqualification of the candidate from the selection process and he/she will not be allowed to appear in any **MSC Bank's** recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
6. Corrigendum, if any, will be published on the Banks website <https://www.msccbank.com/careers>.

Place : **Mumbai.**
Date : **19.10.2024**

Sd/-
(**Dr. Ashok B. Mane**)
I/C Managing Director

