



The Maharashtra State Co-operative Bank Ltd.

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

(Scheduled Bank)

Sir Vithaldas Thackersey Memorial Building,
9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai 400001

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

Website: www.mscbank.com

Advertisement No. 04 / MSC Bank / 2023-2024

**RECRUITMENT OF SPECIALIZED OFFICERS FOR TREASURY,
INTERNATIONAL BANKING DIVISION AND INFORMATION TECHNOLOGY
DEPARTMENT IN THE MAHARASHTRA STATE COOPERATIVE BANK LTD.,
MUMBAI**

Time Frame

- Website link open on : 20.02.2024
- On-line Registration of Application start date : 20.02.2024
- Last date of online Registration and to make online payment of Application Fees : 11.03.2024

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 fulfill 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 Officer Grade II and Junior officer for Treasury, International Banking Division and Information Technology Department in the Bank.

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

1.POST WISE EDUCATIONAL QUALIFICATION, EXPERIENCE & NO. OF POST:

Sr. No.	Discipline	Post	No. of Posts	Educational Qualification as on 31.01.2024	Experience as on 31.01.2024	Age as on 31.01.2024
						Maximum age
A	Information Technology	A-1 Officer Grade II (Software)	01	<ul style="list-style-type: none"> B.E/ B.Tech / Bachelor in Electronics/ Computer Science/ Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer Science/IT (from a recognized University/ Institution) Certification mandatory:Oracle JAVA 	<p>Minimum 3 years' experience in IT and Software required out of which minimum 02 year in Banking domain.</p> <p>Preference will be given to Banking domain experience candidate.</p>	35
		A-2 Junior Officer (Software Developer)	03	<ul style="list-style-type: none"> B.E/ B. Tech / Bachelor in Electronics/Computer Science/ Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer Science/IT (from a recognized University/ Institution) 	<p>Minimum 1 year experience in IT and Software Development required.</p> <p>Preference will be given to Banking domain experience candidate.</p>	32



				<ul style="list-style-type: none"> • Certification preferred: Oracle JAVA 		
		<p>A-3 Junior Officer (Software Application)</p>	02	<ul style="list-style-type: none"> • B.E/ B. Tech / Bachelor in Electronics/ Computer Science/ Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer Science/IT (from a recognized University/ Institution) • Certification preferred: Oracle JAVA 	<p>Minimum 1 year experience in IT and Software Application required.</p> <p>Preference will be given to Banking domain experience candidate.</p>	32
		<p>A-4 Junior Officer (Software Developer for Reports Generation)</p>	01	<ul style="list-style-type: none"> • B.E/ B. Tech / Bachelor in Electronics/ Computer Science/ Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer Science/IT (from a recognized University/ Institution) • Certification preferred: Oracle JAVA 	<p>Minimum 1 year experience in IT and Software Developer for Reports Generation required.</p> <p>Preference will be given to Banking domain experience candidate.</p>	32
		<p>A-5 Officer Grade II (Digital Payments Channel)</p>	01	<ul style="list-style-type: none"> • B.E / B. Tech / Bachelor in Electronics /Computer Science / Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer 	<p>Minimum 3 years' experience in IT and Digital Payments Channel required out of which minimum 02 year in Banking</p>	35



				<p>Science/IT (from a recognized University/ Institution)</p> <ul style="list-style-type: none"> • Certification mandatory: Oracle JAVA 	<p>domain.</p> <p>Preference will be given to Banking domain experience candidate.</p>	
		A-6 Junior Officer (Digital Payments Channel)	01	<ul style="list-style-type: none"> • B.E/ B. Tech / Bachelor in Electronics /Computer Science/ Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer Science/IT (from a recognized University/ Institution) • Certification preferred:Oracle JAVA 	<p>Minimum 1 year experience in IT and Digital Payments Channel required.</p> <p>Preference will be given to Banking domain experience candidate.</p>	32
		A-7 Junior Officer (Network Administrator)	02	<ul style="list-style-type: none"> • B.E/ B. Tech / Bachelor in Electronics /Computer Science / Computer Engineering/ Information Technology / MCA/ MCS/ MSC Computer Science/IT (from a recognized University / Institution) • Certification mandatory:CCNA 	<p>Minimum 1 year experience in IT and Network Administration required.</p> <p>Preference will be given to Banking domain experience candidate.</p>	32
		A-8 Junior Officer (Database Administrator)	02	<ul style="list-style-type: none"> • B.E/ B. Tech /Bachelor in Electronics/Computer Science/ Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer Science/IT (from a 	<p>Minimum 1 year experience in IT and Database Administration required.</p> <p>Preference will be given to Banking domain</p>	32



				<p>recognized University/ Institution)</p> <ul style="list-style-type: none"> • Certification mandatory: OCP19C 	<p>experience candidate.</p>	
		<p>A-9 Junior Officer (Server Administrator)</p>	02	<ul style="list-style-type: none"> • B.E/ B. Tech /Bachelor in Electronics/Computer Science/ Computer Engineering/ Information Technology/ MCA/ MCS/ MSC Computer Science/IT (from a recognized University/ Institution) • Certification mandatory: NCA/NCP/MCSA/MCSE 	<p>Minimum 1 year experience in IT and Server Administration required.</p> <p>Preference will be given to Banking domain experience candidate.</p>	32
B	Treasury	<p>B-1 Domestic Dealer Officer Grade II</p>	04	<ul style="list-style-type: none"> • Graduate / Post Graduate Degree (Any discipline) from a university / Institution / Board recognized by Government of India. <p>Preference will be given to :</p> <ul style="list-style-type: none"> • Candidates having professional qualifications such as CA/ICWA/ MBA / PG Diploma in Business Management with specialization in Treasury/ International Business / Trade Finance from recognized 	<p>Minimum 2 years experience in Officer Cadre in Front Office of Treasury of Financial Institution.</p> <p>Preference will be given to: Candidates having hands on experience on CCIL's NDS OM Dealing Platform.</p>	35



				<p>university / Institution.</p> <ul style="list-style-type: none"> • Certificate / Diploma course in Treasury Management - by IIBF. • Attended Bourse Course conducted by NIBM. • Specialisation in Finance/ Mathematic / Statistic. <p>Certification as certified treasury professional (CTP)</p>		
		B-2 Forex Dealer Officer Grade II	01	<p>Graduate / Post Graduate Degree (Any discipline) from any university / Institution / Board recognized by Government of India.</p> <p>Preference will be given to :</p> <ul style="list-style-type: none"> • Candidates having professional qualifications such as CA/ICWA/ MBA / PG Diploma in Business Management with specialization in Finance / International Business & Trade 	<p>Minimum 2 years Work experience in Forex Treasury.</p> <p>Preference will be given to :</p> <ul style="list-style-type: none"> • Candidates who have attended minimum 7 day's workshop conducted by FEDAI. • Hands on experience on Electronic Trading Platform provided by CCIL, Thomson Reuters & 	35



				<p>Finance from recognized university / Institution.</p> <ul style="list-style-type: none"> • Certificate course in Foreign Exchange - IIBF/ FIMMDA. • Attended Bourse Course conducted by NIBM. 	Banks etc.	
		B-3 Mid/Back Office Junior Officer	01	<p>Graduate / Post Graduate Degree (Any discipline) from a university / Institution / Board recognized by Government of India.</p> <p>Preference will be given to :</p> <ul style="list-style-type: none"> • Candidates having professional qualifications like MBA / PG Diploma in Business Management with specialization in Finance / International Business / Trade Finance from university / Institution / Board recognized by Government of 	Minimum 2 years work experience.	35



				<p>India / approved by Government regulatory bodies.</p> <ul style="list-style-type: none"> • Certificate course in Treasury Management conducted by IIBF. 		
C.	International Banking Division	C-1 Forex Officer Junior Officer	04	<p>1. Graduate/ Post Graduate Degree (any discipline) from any university/ Institution/ Board recognized by Government of India.</p> <p>2. Preference will be given to:</p> <p>a). Candidates having qualification like PG Diploma in Business Management/ International Business/ Trade Finance from University/ Institution/ Board recognized by Government of India/ approved by Government regulatory bodies.</p> <p>b). Certificate in International Trade Finance by FEDAI/ IIBF.</p>	<p>1. Minimum 2 years work experience in Trade Finance particularly familiar with opening of Import LC/ Buyers Credit, Negotiation of Export Documents, Export Packing Credit etc.</p> <p>2. Candidate must have passed Certificate Course in Foreign Exchange Operations conducted by FEDAI/ IIBF.</p>	28



				<p>c).FEDAI 5 days orientation programme on " Foreign Trade and Foreign Exchange Business".</p> <p>d) Candidate conversant with SWIFT messages handling.</p>		
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2.POST WISE ELIGIBLE AGE CRITERIA:-

Sr. No.	Posts	Maximum age	Candidates should have been born not earlier than
A	INFORMATION TECHNOLOGY DEPT.		
1	Officer Grade II	35	31.01.1989
2	Junior Officer	32	31.01.1992
B	TREASURY		
1	Officer Grade II	35	31.01.1989
2	Junior Officer	35	31.01.1989
C	INTERNATIONAL BANKING DIVISION		
1	Junior Officer	28	31.01.1996

3.POST WISE KEY SKILLS:-

A-1) Officer Grade II (Software Developer):

Key Skills:

- Development using Java, SQL, PL SQL
- Object oriented analysis and design
- Working closely with UX designers, business & system analysis
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Packages/Triggers)
- Knowledge of MIS report generation
- Micro services Architecture oriented Service development
- Liaisoning Officer who can co-ordinate between top management, business users and vendor with respect to CBS implementation/ upgradation
- Understanding Techno-functional aspects of various Banking applications.



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- Hands on in Coding, validating, and implementing software solutions
- Participate in requirements review meetings and perform requirement analysis
- Ability to Handle change requests/support on a frequent basis.
- Ability to improve performance of the application on an ongoing basis
- Participate in post implementation issues and performance review

A-2) Junior Officer(Software Developer) :

Key Skills:

- Development using Java, SQL, PL SQL
- Object oriented analysis and design
- Working closely with UX designers, business & system analysis
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/Procedure/Packages/Triggers)
- Liaisoning Officer who can co-ordinate between top management, business users and vendor with respect to CBS implementation/ upgradation
- Understanding Techno-functional aspects of various Banking applications.
- Hands on in Coding, validating, and implementing software.

A-3) Junior Officer (Software Application) :

Key Skills:

- Development using Java, PHP, .net, Python
- Object oriented analysis and design
- Understanding Techno-functional aspects of various Banking applications.
- Hands on in Coding, validating, and implementing software solutions
- Participate in requirements review meetings and perform requirement analysis
- Ability to Handle change requests/support on a frequent basis.
- Ability to improve performance of the application on an ongoing basis
- Participate in post implementation issues and performance review

A-4) Junior Officer (Software Developer for Reports Generation) :

Key Skills:

- Development using Java, SQL, PL SQL
- Hands on experience on Tools i.e. crystal report, SSRS, SSIS, Power BI, TABLEAU
- Object oriented analysis and design
- Excellent knowledge of Relational Databases, Oracle SQL, PL/SQL (i.e. Function/ Procedure/ Packages/ Triggers)
- Liaisoning Officer who can co-ordinate between top management, business users and vendor with respect to CBS implementation/up gradation



A-5) Officer Grade II (Digital Payments Channel Developer) :

Key Skills:

- Understanding Techno-functional aspects of various Digital Banking Products & Supporting IT applications.
- Managing ATMs, PoS, e-commerce using Debit / Credit Cards / Wallets / UPI etc and also their integration & deployments
- Managing Digital Banking Solutions, Implementations, up gradations & Delivering Digital Innovative solutions i.e. Internet Banking, Mobile Banking.
- Liaising / interacting with various agencies like NPCI/ various payment channel vendors for the production/designing of Cards, PoS machines, Payments Gateways, Merchant/biller aggregator & also for settlement of transactions with various merchants, rolling out new variants of machines & solutions
- Regulatory framework on all Digital Channels.

A-6) Junior Officer (Digital Payment Channel Developer) :

Key Skills:

- Understanding Techno-functional aspects of various Digital Banking Products & Supporting IT applications.
- Managing ATMs, PoS, e-commerce using Debit / Credit Cards / Wallets / UPI etc and also their integration & deployments
- Managing Digital Banking Solutions, Implementations, up gradations & Delivering Digital Innovative solutions i.e. Internet Banking, Mobile Banking.
- Liaising / interacting with various agencies like NPCI/ various payment channel vendors for the production/designing of Cards, PoS machines, Payments Gateways, Merchant/biller aggregator & also for settlement of transactions with various merchants, rolling out new variants of machines & solutions
- Regulatory framework on all Digital Channels.

A-7) Junior Officer (Network Administrator) :

Key Skills:

- Experience in Routing and switching
- Experience in Network Troubleshooting, Network Protocols, Routers, Network Administration
- Drawing up specifications for procurement of Network devices including routers, switches, firewalls



- Very strong fundamental knowledge in Networking including TCP/IP including DHCP and DNS, ISO/OSI Layer, and IEEE Standards is essential.
- Experience in Installation, Administration, Configuration & Managing Switches, Routers & Firewalls.
- Hands on experience on Networking & Security products
- Strong fundamental and in depth experience with network (Routing/Switching/Network security)/load balancing services and appliances is required
- Proficient in the following network protocols: TCP/IP, RIP, DNS, BGP, OSPF, SIP, VOIP, SFTP, FTP, LDAP, SNMP, SSL and IPSec, etc.
- Experience designing, deploying and supporting dynamic routing protocols
- Exposure on Wireless technologies, Load balancer technology.

A-8) Junior Officer (Database Administrator) :

Key Skills:

- Experience in maintenance and administration of Oracle Database in a Data Centre Environment
- Knowledge in Database Administration, Maintenance with exposure to ORACLE 11g or above is essential.
- Experience in DBA profile, handling and maintaining databases as well as application servers, Oracle RAC and production issues analysis and trouble shooting. Must also have experience in Storage & Backup Technologies.
- Should have hands on experience in implementing patches and troubleshooting in production environment
- Knowledge of Linux Operating System
- Should have extensive knowledge on DB upgrades, HA, DC/DR Switchovers
- Should have good experience in Backup and Recovery using RMAN or other 3rd party utilities
- Should have good working Knowledge on Performance tuning and Oracle Networking issues.

A-9) Junior Officer (Server Administrator) :

Key Skills:

- Manage/Setup all kind of Server Editions in 2003, 2008 and above, its System Requirements for installation & Troubleshooting of supporting technologies: Windows Server 2012 & 2016, IIS, Anti- Virus, Systems Management, Optimization Tuning, High Availability configurations (Microsoft Clustering), WSUS patching, OS related issues etc.
- Deploying & Managing Active Directory (AD), DNS, DHCP, WINS, WDS
- Backup & Restore AD, DHCP, WINS



- Deploying & Managing Server Monitoring Tools. (Performance Monitoring, Bandwidth Utilization and Alarms, Thresholds, Alerts)
- Patch Management WSUS & Managing Antivirus Server Servers & Client with Updates
- Concepts RAID Volumes & Levels
- Remote Control Management & Tools, Software Distribution, Operating System Deployment, Network Access Protection and Hardware and Software Inventory.
- Backups Concepts Taking regular backup through Taps / Devices Taking & Restoring the Backups.
- Installing & Managing IIS, FTP, VPN Configurations, Knowledge of FTP, Web-Email Hosting , FTP, DNS, cPanel ,Websites for a Web Hosting Firm preferred.
- Managing/ Configuring Files / Folder Permissions
- Basic services Configure /troubleshoot e.g. NFS, FTP, SAMBA, DNS, DHCP
- Deploying & Managing Patch Management and Roll back
- File Server, Print Server, Application Server setup.
- Basic Knowledge of HTML, CSS & Web Hosting will be an advantage.

B-1) Domestic Dealer - Officer Grade II :

Key Skills

- Good expertise in Domestic Trading Activities.
- Knowledge in Technical & Fundamental Analysis.
- Analytical capabilities in Macroeconomic Fundamentals.
- Should be able to undertake trading operations, identify profitable opportunities for long term.

B-2) Forex Dealer - Officer Grade II :

Key Skills

- Good expertise in Forex Trading Activities.
- Knowledge in Technical & Fundamental Analysis.
- Analytical capabilities in Macroeconomic Fundamentals.

B-3) Mid/Back Office - Junior Officer :

Key Skills

- Adequate knowledge of accounting, valuation, regulatory requirements etc. is also required.
- Should be able to identify and mitigate risk associated with Treasury Department.



C-1) Forex Officer – Junior Officer :

Key Skills

- Good Expertise in Forex Trade Finance activities.
- Knowledge of SWIFT operations.
- Knowledge of EDPMS/ IDPMS.

Kindly Note:-

1. The education qualification & work experience prescribed for the post is the minimum. Candidates possessing the higher education / having work experience for more than the prescribed years in the relevant, discipliner shall get preference.
2. The candidate must be in good physical and mental health, free from any disease likely to interfere with the efficient performance of duties.
3. **Knowledge of Marathi language (Written, Spoken and Reading) is essential.**

4.Emoluments, Compensation and service conditions:

Salary and perquisites as admissible to the corresponding grade etc. as per Bank's rules and service condition in force time to time. The officials will be eligible for DA, VDA, CCA, PF the approximately gross salary per month would be Rs.56,000, Rs.49,000 for the post of Officer Grade II & Junior Officer respectively. In addition, eligible perks / facilities as per Bank's policies will also be available after confirmation in respective grade.

5. 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.

A) APPLICATION REGISTRATION -

1. Candidates to go to the MSC Bank's website <https://www.msccb.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.

B). PAYMENT OF FEES -

Sr. No.	Posts	Application Fees for all categories of candidates.
1	Officers Grade II and Jr. Officers	Rs.1,770/- (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 : ---- 20.02.2024 TO 11.03.2024.** Bank Transaction charges, if any, for Online Payment of Application fees will have to be borne by the candidate.



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.

1. 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.

2. 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.

3. 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.

4. 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.**

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 accepted.
- d. After registering online candidates are advised to take a printout of their system generated online application forms.

6.SELECTION PROCEDURE

1. The selection of candidates will be on the basis of On-line (written) test and personal interview.
2. Pattern of the On-line written test:
For Officer Grade II & Junior Officer Post.

Sr. No.	Contents of Test	No. Of Questions	Marks	Version	Time
1	Professional knowledge*	50	100	Only English	120 Minutes
2	English.	15	15		
3	Banking and General Awareness	20	20		
4	Quantitative and Numerical ability.	15	15		
Total		100	150		

*All questions carry equal marks.

3.The On-line (written) Test will be only in English language.

4.Candidates have to score minimum 50% ie 75 marks qualifying marks for being shortlisted for further Personal interview. The Bank has the right to increase or decrease minimum qualifying marks criteria .

5.Candidates will be shortlisted for personal interview based on their performance in On-line Written Test, validation of Education Qualification 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 written test and interview.



7.EXAMINATION CENTRE

1. The On-line written test / Examination will be held at **Mumbai** Centre. MSC Bank reserves the right to allot any other Centre to the candidate.
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 written Test / 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 written Test / examination or the centre of examination.
6. Personal interview will be held at Mumbai.

8.GENERAL INSTRUCTIONS

- The process of registration of application will be treated as completed only when fee is deposited with the MSC Bank through On-line mode .
- The candidates are requested ensure before applying that they fulfill the eligibility criteria (viz. age, qualification and experience for the post as on **31st January 2024**).
- Qualified candidates will make eligible for the personal interview subject to verification of the details of the document (s) when they report.
- 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 enquires will be entertained by the bank in this behalf.
- In case, it is understood or detected at any stage of recruitment, that a candidate does not fulfill 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 of these shortcoming(s) is / are detected even after entering in to the contract, at any time his / her services are liable to be terminated.
- All candidates 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 there candidature will not be considered.
- Any amendment / change in the clauses related to the advertisement for selection of Officer Grade II / Junior Officer, shall be updated on the bank's website.
- Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Hon'ble Courts situated at Mumbai.
- Candidates serving in Government, Public Sector – Undertaking. (Including bank) should produce a 'No Objection Certificate' from their employer at the time of personal interview, in the absence of which his / her candidature shall not be considered.
- Appointment of selected candidates is subject to his / her being declared medically fit as per the requirement of the Bank.
- Canvassing in any form will be disqualification.



- 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.
- 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.

9.OTHERS

1. Without valid call letter and stipulated documents candidates will not be allowed to appear the On-line written test / personal interview.
2. Candidates are advised to keep the copy of the application form and the details of payment of fees.

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

Decisions of the Bank in respect of all matter pertaining to this recruitment would be final and binding on all candidates.

Any queries will be addressed by email. The queries may be addressed to " hr dm@msc bank.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 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.

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 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 center or for any candidate.
4. **MSC Bank** would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If 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** 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 affect.

Date :- 20.02.2024

Place :- Mumbai

Sd/-

(Shri. Dilip N. Dighe)

Managing Director

