



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

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

Advertisement No. 2 / MSC Bank / 2021-2022

RECRUITMENT OF TREASURY SPECIALIZED OFFICERS IN THE MAHARASHTRA STATE COOPERATIVE BANK LTD., MUMBAI.

Time Frame

- Website link open : 17.03.2022
- Start date for On-line Registration of Application : 17.03.2022
- Last date to apply online and payment of Application fees : 31.03.2022
- Downloading of call letter for On-line test from website : 10 days before the date of exam.
- Online test : Tentatively in first week of May 2022.

Please note that-

1. A candidate shall apply for only one post.
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 only.
3. Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post as on the date of application. 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 are advised to check Bank's website <https://www.mscbank.com/careers> regularly for details and updates.

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 from residents of Maharashtra State only for the Post of Officer Grade II and Junior Officer (Specialized Officers) in the Treasury Department of the Bank.

Candidates fulfilling prescribed eligibility criteria are requested to apply On-line through the Bank's website <https://www.mscbank.com/careers> on or before the timeline indicated.

The details of the designation, no. of posts, vacancies, educational qualification, experience, age etc. are described as under:

Sr. No.	Post	No. of Posts	Educational Qualification as on 28.02.2022	Experience as on 28.02.2022	Minimum - Maximum Age as on 28.02.2022
1	Treasury Domestic Dealer (Officer Grade II)	04	<p>Graduate/ Post graduate degree with specialization in Finance/ Mathematics/Statistics from a University/Institution/Board recognized by Government.</p> <p>Preference:</p> <ul style="list-style-type: none"> • Preference will be given to 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. • Candidates having literacy in Computer operations and Word Processing /Computing skills. • JAIIB / CAIIB with specialization in Treasury management. • Certificate/Diploma course in Treasury Management conducted by IIBF. • Bourse Course conducted by NIBM or any other reputed organization. • Hands on experience on CCIL's NDS OM Dealing platforms. 	Work experience in Officer cadre in Front Office of a Treasury for a minimum period of 2-5 years immediately preceding the cut-off date of application as per this notification is mandatory	23-35

2	Treasury Forex Dealer (Officer Grade II)	01	<p>Graduate/ Post graduate degree with specialization in Finance/ Mathematics/Statistics from a University/Institution/Board recognized by Government.</p> <p>Preference:</p> <ul style="list-style-type: none"> • Preference will be given to 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. • JAIB/CAIB with specialization in Treasury Management. • Certificate course in foreign exchange conducted by IIBF /FIMMDA. • Bourse Course conducted by NIBM. • 7 day's workshop conducted by FEDAI • Hands on experience on Electronic Trading Platform provided by CCIL, Thompson Reuters and various Banks etc. 	Work experience in Forex Treasury for a minimum period of two years immediately preceding the cut – off date of application as per this notification is mandatory.	23-35
3	Treasury Mid Office/Back Office (Junior Officer)	03	<p>Graduate/ Post graduate degree in any discipline from a University/ Institution/ Board recognized by Government.</p> <p>Preference:</p> <ul style="list-style-type: none"> • Preference will be given to candidates having literacy in Computer operations and Word Processing /Computing skills. • JAIB . • Certificate course in Treasury management conducted by IIBF. 	Work experience in Officer Cadre in Bank up to two years immediately preceding the cut – off date of application as per this notification is mandatory.	23-35

Post wise eligible age criteria-

Sr. No.	Posts	Minimum - Maximum age	Candidates should have been born not later than	Candidates should have been born not earlier than
1	Domestic Dealer (Officer Grade II)	23-35	28.02.1999	28.02.1987
2	Forex Dealer (Officer Grade II)	23-35	28.02.1999	28.02.1987
3	Mid Office/Back Office (Junior Officer)	23-35	28.02.1999	28.02.1987

Post wise key skills-

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.

2) Forex Dealer (Officer Grade II)

Key Skills

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

3) Mid Office/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.

Kindly Note:-

1. Candidates should be permanent domiciled resident of Maharashtra State.
2. The qualification (Graduate / Post Graduate) shall be from a recognized university with **minimum 60% marks in aggregate for candidates**. Candidates should indicate the percentage obtained in Graduation/Post graduation calculated to the nearest two decimals in the application. Where **CGPA** is awarded, the same should be converted into percentage and indicated in the application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidates in terms of these norms.

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3. 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, discipline shall get preference.
4. Candidate must be in good physical and mental health, free from any disease likely to interfere with the efficient performance of duties.
5. **Knowledge of Marathi language (Written, Spoken and Reading) is essential.**

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.60,000/- for the post of Domestic Dealer and Forex Dealer .For the post of Back Office/Mid Office Junior Officer gross salary would be Rs. 45,000/- per month respectively. In addition, eligible perks / facilities as per Bank's policies will also be available after confirmation in respective grades.

HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

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

Candidates have to apply online only from 17.03.2022 to 31.03.2022 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION-

Before applying online, candidates should-

- (i) Scan their :
 - Photograph (4.5cm × 3.5cm)
 - Signature (with black ink)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) Keep the necessary details/documents ready to make Online Payment of the requisite application fee.
- (iv) 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.

APPLICATION FEES (NON REFUNDABLE) PAYMENT OF FEE ONLINE: 17.03.2022 TO 31.03.2022

Application fee is **Rs.1770/- includes GST** for all category candidates. Bank Transaction charges for Online Payment of application fees will have to be borne by the candidate.

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 Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "SAVE AND NEXT" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same if required.
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 found may disqualify the candidature.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "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 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

ONLINE MODE

1. Application fee is **Rs.1770/- includes GST** for all candidates. The fee is to be paid 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.

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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 facility to print application form containing fee details after payment of fees.

C. Guidelines for scanning and Upload of Documents

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.

Photograph Image: (4.5cm × 3.5cm)

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

Signature :

- 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 signature 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 in CAPITAL LETTERS shall NOT be accepted.

Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image 01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain 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.

Procedure for Uploading the documents

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature.
- Click on the respective link "Upload Photograph / signature "
- Browse and Select the location where the Scanned Photograph / signature file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload'
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear/ smudged, the same may be re-uploaded to the expected clarity /quality.

Your Online Application will not be registered unless you upload your Photograph, signature as specified.

Note:

- (1) In case the face in the photograph or signature is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the Photograph / signature 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 prior to submitting the form.
- (3) 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, candidate will not be allowed to appear for the exam.
- (4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- (5) If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- (6) Candidates should ensure that the signature uploaded is clearly visible
- (7) After registering online candidates are advised to take a printout of their system generated online application forms.

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 online application. At the time of examination, interview or in a subsequent selection procedure, 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.

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 Domestic Dealer (Officer Grade II), Forex Dealer(Officer Grade II) and Mid Office/Back Office (Junior Officer) is as follows-

Sr. No.	Contents of Test	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 (written) Test will be only in English language.
4. Candidates have to score minimum 50% ie. 100 marks qualifying marks for being shortlisted for further Personal interview. The Bank has the right to increase 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.

Examination Centre

1. The On-line written test will be held at **Mumbai, Pune , Nagpur, Nasik, Aurangabad, Nanded and Kolhapur** centers . MSC Bank reserves the right to allot any other center 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 shall be entertained.
4. Candidate will appear for the 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.
5. The MSC Bank reserves the right to cancel the On-line written examination.
6. Personal interview will be held at Mumbai.

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 **28.02.2022**).
- 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 Assistant Manager / 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.
- 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.

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: 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 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 : 17.03.2022.
Mumbai.

Sd/-
DR. AJIT R. DESHMUKH
MANAGING DIRECTOR