Abhyudaya Co-Operative Bank Ltd.

(Multi-State Scheduled Bank)
K.K. Tower, Abhyudaya Bank Lane,
Off.G.D.Ambekar Marg, Parel Village,
Mumbai-400 012
Human Resources Management Department

Website: www.abhyudayabank.co.in
Helpline No.: +91 8600447493
(Available from 9.00 AM to 6.00 PM except on Sunday)

Email: clerkexam@abhyudayabank.net

**Applications are invited for Appointment to the post of *'Clerk'* in
Abhyudaya Co-operative Bank Ltd., February, 2019**

Opening Date for ON-LINE Registration of Application	14.02.2019
Closing date for ON-LINE Registration of Application	20.02.2019
Dates for Payment of Application Fee through payment gateway system	14.02.2019 to 20.02.2019 Midnight*
Tentative date of downloading call letters	27.02.2019 onwards
Tentative date of online test	10.03.2019

01.   VACANCIES: 100. (Approx) The bank reserves the right to change the number of vacancies without intimation.

02.   PAY SCALE & EMOLUMENTS:

The Scale of Pay for the post of Clerk at present is **Rs. 325 20/5 425 25/5 550 30/5 700 35/6 910 40/6 1150 45/5 1375 50/5 1625 (37 years)**.

Consolidated pay of Rs.10,000/- p.m. during training period of six months. Thereafter on successful completion of training period the candidates will be placed on probation when Approximate Gross emoluments at the minimum scale of pay will be Rs.20,221/- (as on Feb, 2019) plus other allowances applicable such as Medical Allowance, Conveyance Allowance, etc., and other benefits such as Contributory PF, Medical Reimbursement, Leave Encashment, LTA, etc.

03.   ELIGIBILITY CRITERIA:

1) **Domicile/Nativity:**

Candidate should be a domicile of Maharashtra and should have been residing continuously for 5 years or more in Maharashtra prior to **01.02.2019.**

04.   AGE (as on 01.02.2019):

Above 20 years - Below 30 years i.e. candidates should not have been born earlier than 01.02.1989 and later than 01.02.1999 (both dates inclusive)

Relaxation of upper age limit:

Sl. No.	Category	Age Relaxation
1	Scheduled Caste/Scheduled Tribe/NT Candidates	5 years
2	OBC	3 years

05.   Educational Qualification (as on 01.02.2019):

- Any Graduate from a Recognized University.

1) Proficiency in Marathi language is desired / will be given preference
2) Knowledge of English is required.
3) Candidates should have computer knowledge (as per assessment at the time of interview).

06. Application Fee including Bank and other Charges (Non-Refundable):

The application fee including intimation charges (non-refundable) is prescribed as under:

Sl. No.	Category	Fees
1.	SC/ST/NT	Rs. 600/-
2.	General / OBC	Rs. 1200/-

The transaction fee (as applicable) for Online Payment of fees will be borne by the candidate, including the candidate applying under reserved category. The Exam fees as mentioned in the above table is excluding the transaction charges.

Procedure for applying online

1. Candidates are first required to go to the Bank's website www.abhyudayabank.co.in and click on the **"CAREER"** option to open link for appropriate option –

2. Candidates will have to enter their basic details and upload the photograph and signature in the online application form. Candidates are required to upload their photograph and signature as per the specifications given in the Guidelines for scanning and upload of photograph and signature.

Guidelines for candidates:

(i) Candidates should carefully fill in the details in the on-line application at the appropriate places very carefully. Candidates are advised to verify every field filled in the application. 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. Any change/alteration found may disqualify the candidature.

(ii) The candidate should pay the examination fees online at the end step of form filling through payment gateway via Debit/Credit/Net banking etc

Details for payment of examination fees is as under:
a) General /OBC   Rs. 1200/- (plus transaction charges as applicable)
b) SC/ST/NT   Rs. 600/- (plus transaction charges as applicable)

(iii) Once your payment is successfully made your application will be automatically submitted and you can download your application form.

(iv) On successful completion of the transaction, an acknowledgement of application will be generated. Acknowledgment of application will be sent on email ID of the candidate.

(v) Candidates are required to take a printout of application form.

(vi) Please ensure to furnish correct Mobile number / email address to receive the registration confirmation.

Note:

➢ After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure particulars filled in are accurate and retain it along with application acknowledgement for future reference. **They should not send this printout to the Bank.**
➢ Please note that all the particulars mentioned in the online application including Name of the Candidate, Post Applied, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.
➢ An email/ SMS intimation on successful registration of the application will be sent to the candidate's email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.   An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form will not be considered as valid. Candidates are

advised in their own interest to apply on-line much before the closing date and not to wait till the last date for payment to avoid the possibility of disconnection/ inability/ failure to log on to the Bank's website on account of heavy load on internet/website jam. Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank. Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and such applications would be rejected.

Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.

7. **SELECTION PROCEDURE:**

The selection of the candidates shall be made on the basis of the Online Test/Examination and interview. The Online Test/Examination will be conducted in English. All the eligible candidates who apply with the requisite fee and whose applications are received in time will be called for the Online test/ Examination, which will comprise the following:

A. Online Test/Examination: 200 marks
B. There shall be <u>Negative Marking for wrong answers (0.25 marks will be deducted for each wrong answer);</u>
C. Online Test question contents would be as under:

Objective type of test.

Sl. No.	Name of Tests (objective)	No. of questions	Maximum Marks	Total time
1	Reasoning	40	40	
2	English Language	40	40	
3	Numerical Ability	40	40	120 Minutes composite
4	General Awareness (With special reference to Banking Industry)	40	40	
5	Computer Knowledge	40	40	
	TOTAL:	200	200	

D. Other detailed information regarding the examination will be given in an <u>Information Handout</u> which will be made available for the candidates to download along with the call letter for examination from the Bank's Website.

E.   **PENALTY FOR WRONG ANSWERS:**

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate one fourth or 0.25 of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank, i.e., no answer is marked by the candidate, there will be no penalty for that question.

F.   **CUTOFF SCORE:**

(i) The examination may be held in multiple sessions. In such a case, the corrected scores obtained by each of the candidates in different sessions will first be normalized using equipercentile method.

(ii) Each candidate will have to secure a minimum score in each of the tests as well as on the total score to be called for interview. The cut-off points to qualify in each of the tests will be decided by the bank based on the group norms. Mere passing in individual tests may not be sufficient as candidates should also score sufficiently high on Total in order of merit to be called for interview. A candidate should qualify in the Online Test/Examination and interview high on merit, for being considered for appointment in the vacancies notified.

G.   **QUALIFYING IN THE ONLINE TEST EXAMINATION:**

Candidates will have to pass in each of the objective test. The passing marks in each of the test will be decided by the Bank on the basis of the performance of all the competing candidates taken together in each test to a minimum required level.

Marks obtained in the Online test will be reckoned for shortlisting for interview. Accordingly, candidates will be called for interview. Depending upon the number of vacancies, only those candidates who rank sufficiently high in the Online test will be called for the interview in the ratio of 1:5. Mere eligibility/ pass in the test shall not vest any right for being called for interview. The list of candidates shortlisted for interview, will be made available on Bank's website.

Final selection will be on the basis of the ranking accorded, after adding the marks obtained in the Online test/Examination and interview.

- **Test/Examination (on-line mode) :**

(i)   The online examination will tentatively be conducted in Mumbai/ Thane/ Navi Mumbai/ Pune/ Nashik/ Nanded/ Nagpur/Aurangabad /Ahmednagar depending upon the number of candidates and availability of examination centre.

(ii)   The Bank, however, reserves the right to cancel any of the Examination Centres and/or add some other Centres, depending upon the response, administrative feasibility, etc.

(iii)   Candidates will appear for the examination at an Examination Centre at his/her own risks and expenses and the Bank will not be responsible for any injury or losses etc. of any nature.

(iv)   No request for change of centre for Examination shall be entertained.

8.   **How to apply:**

(a)   Candidates have to register Online through Bank's website www.abhyudayabank.co.in only between **14.02.2019 and 20.02.2019**. No other means/mode of applications shall be entertained.
(b)   Candidates should have a valid personal e-mail id. In case, candidate is not having valid e-mail id, he/she should create a new e-mail id. This e-mail id should be valid for the duration of this process.
(c)   Log on to Bank's website www.abhyudayabank.co.in and go through the detailed advertisement and ensure candidate's eligibility to apply for the said post.
(d)   Candidates are required to have a scanned (digital image) of his/her photograph and signature as per the specifications given below. Candidates are required to upload a scanned copy of his / her photograph as also a scanned copy of signature while making the online application.
(e)   Candidates are required to visit the Bank's website www.abhyudayabank.co.in and apply for the post Online, by filling the particulars required therein**.**
(f)   All the mandatory fields (marked with*) should be filled in, otherwise the system will not accept the application.
(g)   After filling in all the required particulars in the application form candidates shall pay the application fee by clicking on payment button. After successful payment application form will be automatically submitted and candidate can download the application from.

(h)   **Guidelines for Scanning the Photograph and Signature:**

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

(I) **PHOTOGRAPH IMAGE:**

  ➢ Photograph must be recent passport size colour picture.
  ➢ The picture should be in colour, 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.
  ➢ Size of file should be below 1 MB.
  ➢ Ensure that the size of the scanned image is not more than 1MB. If the size of the file is more than 1MB, then adjust the settings of the scanner such as the DPI resolution, no. of colors etc., during the process of scanning.

(II) **SIGNATURE IMAGE:**

  ➢ The applicant has to sign on white paper with Black Ink Pen.
  ➢ The signature must be that of the applicant and not by any other person.

- ➢ The signature will be used to put on the Hall ticket and wherever necessary.
- ➢ If the Applicant's signature on the answer script, at the time of the examination, does not match the signature on the Hall Ticket, the applicant will be disqualified.
- ➢ Ensure that the size of the scanned image is not more than 1 MB

(III) SCANNING THE PHOTOGRAPH & SIGNATURE:

- ➢ Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- ➢ Set color to True color
- ➢ 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 image01.jpeg.
- ➢ Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

Candidates using MS Windows/MS Office can easily obtain photo and signature in .jpeg format not exceeding 1MB respectively by using MS Paint or MS Office Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 1MB (photograph) & 1MB (signature) by using crop and then resize option

If the file size and format are not as prescribed, an error message will be displayed.

While filling the Online Application Form, the candidate will be provided with a link to upload his photograph and signature.

Procedure for uploading the Photograph and Signature:

i. There will be two separate buttons for uploading Photograph and Signature.
ii. Click on the respective button "Upload Photograph and Signature".
iii. Browse & Select the location where the Scanned Photo/Signature file has been saved.
iv. Select the file by clicking on it.

Your Online Application will not be registered unless you upload your photo and signature as specified.

Note:

(i) In case the face in the photograph or signature is unclear, the candidate's application may be rejected.
(ii) After registering online, candidates are advised to take a print out of their system generated online application forms.
(iii) In case the photograph or signature is unclear, the candidate may edit his/her application and re-upload his/her photograph or signature.
(iv) The link for registration of application will be open on our website on the dates indicated at the top of this advertisement **(14.02.2019 and 20.02.2019).**
(v) After payment candidates will not be allow to edit the form, so check all the details before payment.
(vi) Candidates should take utmost care to furnish the correct details while filling in on-line application.
(vii) After applying on-line, the candidate should take a print out of the system generated on-line application form and retain it along with Application acknowledgement safely for future reference. They should not send this print out to the Bank. The print out of the on-line application will have to be invariably submitted at the time of Interview.
(viii) Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for payment to avoid the possibility of disconnection/ inability/failure to log on the Bank's website on account of heavy load on internet/website jam.
(ix) The Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.
(x) Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and any such incomplete/incorrect applications would be rejected.
(xi) The Candidate should note/remember the password for future reference and use.
   Note - There is also a provision to reprint the Application form at later stage.

Important – In case of any difficulty experienced in submission of On-Line application and/or payment of fees, candidates may contact the helpline telephone no. +91 8600447493 (Available from 9.00 AM to 6.00 PM except on Sunday).

09. VERIFICATION OF CREDENTIALS:

The candidates who qualify for interview will be subjected to verification of credentials, such as, verification of Original Certificates of Educational Qualifications, other Qualifications, Caste Certificates, etc. and also subjected to verification with the respective Universities / Authorities.

10. APPOINTMENT:

Candidates selected for current vacancies shall be taken into the services of the bank.

11. SPECIAL INSTRUCTIONS:

Candidates have to submit the online examination call letter at the time of online examination.

Identity Verification

In the examination hall, the call letter along with the candidate's currently valid photo identity, in original, such as PAN Card/Passport/Driving Licence/Voter's Card with photograph/Photo identity proof issued on original letter head by a Gazzetted Officer/People's Representative or Identity Card issued by a recognised college/ University (valid in current year)/Aadhar card with a photograph/ Employee ID, should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter and in the Attendance List. If identity of the candidate is in doubt the candidate will not be allowed to appear for the Online Examination.

Note:

1) Candidates have to produce the photo identity proof and Examination Call Letter for verification while attending the online examination, without which they will not be allowed to take up the examination.

2) Candidates are advised to remain in touch with Bank's website www.abhyudayabank.co.in, for any information which may be put for further guidance.

3) Decision of the Bank in respect of all matters pertaining to this examination would be final and binding on all candidates.

Please note that candidates will not be permitted to appear for the Online Examination without the following documents:

    (a) Call Letter for online Examination
    (b) Photo-identity proof (as specified) in original

Candidates reporting late i.e. after the reporting time specified on the call letter for Online Examination will not be permitted to take the examination.

The reporting time mentioned on the call letter is prior to the Start time of the test. Though the duration of the examination is 120 minutes candidates may be required to be at the venue for about 3 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

Candidates are advised to regularly keep in touch with the Bank's website www.abhyudayabank.co.in for details, updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.

12. GENERAL INSTRUCTIONS:
a) As the applications are to be processed by a Computerized System, it is essential that the application should be filled in properly and completely.
b) Before applying, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this notification. Bank would be free to reject any application at any stage of the recruitment process, if the candidate is found ineligible for the post and examination fees has not been paid. The decision of the Bank shall be final on qualification and other eligibility norms.
c) Candidates should ensure that the photographs and signatures appended by them in all the places, viz., uploaded in online application, call letter, attendance sheet, etc., and in all correspondence with the Bank, in future, should be identical and there should be no variation of any kind.

d) Application once made will not be allowed to be withdrawn.

e) Candidates need not submit/send at any address, application printouts or any certificates or copies thereof at the time of online application. Their candidature will be considered on the strength of the information declared in the application.

f) The Bank shall not entertain requests from the candidates seeking advice about their eligibility to apply.

g) Candidates seeking age relaxation are required to show originals and submit copies of necessary certificate(s) at the time of interview.

h) Candidates already in employment should produce 'no objection certificate / relieving letter' from their employer, at the time of interview, in the absence of which their candidature will not be considered.

i) Only candidate willing to serve any Branch / Dept. of the Bank should apply.

j) The decision of the Bank in all aspects pertaining to the application and its acceptance or rejection as the case may be, conduct of examination and at all consequent stages, culminating in the selection or otherwise of any candidate, shall be final in all respects and binding on all concerned, under the power vested with it under the byelaws and Service Regulations of the Bank and it also reserves its right to alter and modify the terms and conditions laid down in the notification for conducting the various stages upto selection, duly intimating details thereof to all concerned, as warranted by any unforeseen circumstances arising during the course of the recruitment process, or as deemed necessary by the Bank at any stage.

k) Decision of the Bank in all matters regarding number of vacancies, eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the document(s) to be produced for the purpose of the conduct of examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidates. No correspondence or personal enquiries shall be entertained in this behalf.

l) The requests of the applicants seeking marks obtained by them in the online test/interview will not be entertained.

m) Bank, may at its discretion hold re-examination wherever necessary in respect of any center/ venue/specific post of venue or a candidate(s). Further, the Bank reserves its right to postpone/cancel the online test, if the situation warrants.

n) The Bank shall not be responsible for an application being rejected which is based on wrong information provided in any advertisement issued by an unauthorized person/institution.

o) The bank may increase/reduce the number of vacancies without notice.

p) Data once registered cannot be changed.

q) Canvassing in any form will be a disqualification.

r) Any resultant dispute arising out of this notification shall be subject to the sole jurisdiction of the courts situated at Mumbai only.

s) Bank takes no responsibility for any certificate/remittance sent separately by candidates.

t) No Candidate is permitted to use calculator, Mobiles, papers or any other such instruments during the examination. The candidates will appear for the written examination/interview at the allotted centers at their own expenses and risks and the Bank will not be responsible for any injury/loss etc. of any nature.

   ✺ Candidates in their own interest are advised to submit their application on-line well in time before the last date to avoid possible technical snags.

   ✺ Appointment of selected candidates is subjected to his/her being declared medically fit as per the recruitment of the Bank. Such appointments will be subject to the Service & Conduct Rules of the Bank.

u) Competent Authority for issue of Certificate to SC/ST and proof of Local Candidate is as under: (to be produced at the time of interview)

   ✺ For SC/ST/BC– District Magistrate/Addl. Distt. Magistrate/Collector/ Deputy Commissioner/Addl. Dy. Commissioner/Dy. Collector/First Class Stipendary Magistrate/Sub-Division Magistrate/Taluka Magistrate/Executive Magistrate /Extra Assistant Commissioner/Chief Presidency Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate/ Revenue Officer not below the rank of Tahsildar Sub Divisional Officer of the area where the candidate and/or his/her family normally resides.

   ✺ For local candidate – Bonafide study certificate from the Educational Institution/s
                     OR
   Residential Certificate issued by MRO/Competent Revenue Authorities, as the case may be.

v) Action Against Candidates Found Guilty of Misconduct:

   Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated and should not suppress any material information while filling up the application form. At the time of written examination/interview, if a candidate is (or has been) found guilty of

   (i) using unfair means during the examination or

   (ii) impersonating or procuring impersonation by any person or

   (iii) misbehaving in the examination hall

   (iv) resorting to any irregular or improper means in connection with his/her candidature for selection or

(v) obtaining support for his/her candidature by unfair means; 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 or recruitment conducted by the Abhyudaya Co-op. Bank Ltd.
    c) For termination of service, if he/she has already joined the Bank.

Responses (answers) of a candidate in online examination will be analysed to detect patterns of similarity of right and wrong answers. If, in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, the candidature may be cancelled and/or the result withheld.

13.   **Call letters for Online Examination:**
All eligible candidates will be required to download call letters from the Bank's website. SMS and Email communication shall be sent to candidates immediately after the call letter are made available for the download. The candidates should download their call letters from the Bank's website www.abhyudayabank.co.in by entering his/her credential of login (i.e. created during registration). Steps for downloading call letter is Login -> In hall ticket section on dashboard click on "Download Button".

Place : Mumbai
Date : 14/02/2019.
                                                                   MANAGING DIRECTOR