



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 : Tel: 27895090
(Available from 10.00 AM to 5.00 PM except on Holiday)

website: www.abhyudayabank.co.in
email: career@abhyudayabank.net

**Applications are invited for Appointment to the post of 'Management Trainee' in
Abhyudaya Co-operative Bank Ltd.**

Opening Date for ON-LINE Registration of Application	20/12/2021
Closing date for ON-LINE Registration of Application	Extended up to 10/01/2022
Dates for Payment of Application Fee (online mode)	20/12/2021 to 10/01/2022
Tentative date of downloading call letters	2 nd /3 rd week of January 2022
Tentative date of online test	Last week of January 2022 or first week of February 2022.

1. VACANCIES: 15 nos. The bank reserves the right to change the number of vacancies without intimation.

2. PAY SCALE & EMOLUMENTS /STIPEND AND BOND:

The Stipend for the post of "Management Trainee" for the Two years will be Rs. 35,000/- pm (for First year) and Rs. 40,000/- pm (for Second year). On successful completion of 'Two year' term with good appraisal, the selected candidates will be designated as "Management Trainee" and will be placed on probation for one year. They will be subjected to continuous assessment during the probation period. Those candidates who qualify in the assessment as per standards determined by the bank from time to time will be confirmed in the services of the bank and placed in the salary scale of "Manager" having CTC of Rs.9.50 lakh approx.

Note: The selected candidates, at the time of joining, will have to execute a **Service Bond** for the value of **Rs.Three Lakh Only** to serve the bank for a minimum period of 5 years.

3. ELIGIBILITY CRITERIA:

Domicile/Native:

Candidate should be a domicile of Maharashtra/Gujarat/Karnataka and should have been residing continuously for 5 years or more in Maharashtra/Gujarat/Karnataka prior to 01.12.2021.

4. AGE (as on 01.12.2021):

Above 30 years - Below 35 years i.e. candidates should not have been born earlier than 01.12.1986 and later than 01.12.1991(both dates inclusive).

Relaxation of upper age limit:

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

5. Educational Qualification (as on 01.12.2021): Graduation and C.A./C.F.A. or M.B.A. / M.M.S. / P.G.D.B.M. in Finance/ Marketing/ Business Administration/ Information Technology (full time) from reputed AICTE approved Institute / University. The candidate should have excellent track record from high school. Knowledge of English is required. Preference will be given to candidates with computer knowledge (as per assessment at the time of interview).

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

The application fee including intimation charges is Rs.1000/- (non-refundable). The transaction fee for Online Payment of fees will have to borne by the candidate, including the candidates applying under reserved category. The Exam fee as mentioned in the above 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. **NO OTHER MEANS/MODE OF APPLICATION WILL BE ACCEPTED.**
2. Candidates will have to enter their basic details and upload the photograph, signature and documents in the online application form. Candidates are required to upload their photograph, signature, thumb impression and declaration as per the specifications given in the Guidelines for scanning and upload below.

HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

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

Candidates can apply online only from 20/12/2021 to 10/01/2022 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)
 - 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 in 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) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)
- (vi) Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges
- (vii) 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/ INTIMATION CHARGES RS.1000/- (NON REFUNDABLE) PAYMENT OF FEE ONLINE: 20/12/2021 TO 10/01/2022.

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate.

A. Application Registration

1. Candidates to go to the Bank's website www.abhyudayabank.co.in click on the option "APPLY ONLINE" in Career menu 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. Visually Impaired candidates should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.
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

(ONLY ONLINE MODE)

1. Application fees/ intimation charges Rs.1000/- (non refundable) payment of fee online: 20/12/2021 to 10/01/2022.
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 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, left thumb impression and the hand written declaration 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, 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 for signature and 20kb - 50kb for left thumb impression.
- 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.

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/ left thumb impression / hand written declaration, 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/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, left thumb impression and hand written declaration
- Click on the respective link “Upload Photograph / signature / Upload left thumb impression / hand written declaration”
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration 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, left thumb impression and hand written declaration as specified.

Note:

- (1) In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate’s application may be rejected.
- (2) After uploading the Photograph / signature / left 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 or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, 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.

EXAMINATION CENTERS:

1. The online examination will tentatively be conducted in Mumbai/Pune/Ahmedabad/Udupi.
2. 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.
3. Candidate 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.
4. No request for change of centre for Examination shall be entertained.

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 application are received in time will be called for the Online test/examination, which will comprise the following:

- A. Online Test/Examination 160 marks
- B. There shall be Negative Marking for wrong answers (0.25 marks will be deducted for each wrong answer).
- C. Online test question contents would be as under:
Objective type of test.

Sr. No.	Name of the Test	No. of Questions	Max. Marks	Time
1.	Reasoning	40	40	35 Minutes
2.	English Language	40	40	30 Minutes
3.	General Awareness	40	40	20 Minutes
4.	Quantitative Aptitude	40	40	35 Minutes
	Total	160	160	120 Minutes

➤ The Scores of Online Examination will be obtained by adopting the following procedure:

- i. Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- ii. The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*.

*Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms, if the exam is conducted in more than one session.

(iii) Test wise scores and scores on total is reported with decimal points up to two digits.

(iv) Cut off will be applied on the test wise and/or Total Score, as per decision of bank.

IDENTITY VERIFICATION:

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / valid recent Identity Card issued by a recognized College/ University/ Aadhar card/ E-Aadhar Card with a photograph/ Employee ID/ Bar Council Identity Card with photograph 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, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

Ration Card and Learner's Driving License are not valid id proof.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the names indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original.

INTERVIEW AND DOCUMENTS VERIFICATION:

Minimum qualifying marks for the online examination shall be fixed and only those candidates qualifying in the test would be called for interview. The appearance of shortlisted successful candidates for interview is compulsory. Those who do not appear in the interview will not be considered in the final selection irrespective of their performance in the online test. The exact date, time and venue for the interview shall be intimated to the qualifying candidates. The candidates called for interview must produce all original documents in support of their education, age, wherever applicable. No further extension for production of original certificate shall be given. Failure to produce the document will lead to disqualification of the candidate.

CALL LETTERS:

Candidates will have to visit Bank's website for downloading call letters for online test. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use

- (i) Registration Number/Roll Number,
- (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination center with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause 5 above and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

CANDIDATES REPORTING LATE i.e. after the reporting time specified on the call letter for 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 2 hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.

AT THE EXAMINATION CENTRE

Candidates are required to bring the following to the examination center:

- i. Print out of Call Letter (which has to be downloaded by the candidate using the registration number and password obtained at the time of registration of online application). A recent passport size photograph (matching with uploaded photograph) of the candidate has to be affixed on the Call Letter.
- ii. Current valid photo ID proof in original and Photocopy of same, as stipulated in the call letter.

DISCLAIMER

Any person dealing with unauthorized individuals / firms for seeking/offering job opportunities with Bank, will be doing so at his/her own risk. Bank will not have any obligation to honor the terms of any fake Call Letter /offer letter so issued, or provide employment to anyone who has been issued a fraudulent offer letter. Further, Bank is not responsible for any fraud commitment.

The selected candidates will be posted in any of the branches/departments which are in operation or may be opened in the particular region. If in a particular region, the vacancies are less than the number of selected candidates, then these selected candidates may be posted in any other region where there is a short-fall.

GENERAL INSTRUCTIONS

- i. Candidate will have to appear for online test to be conducted by the Bank. The successful candidates will be called for an interview, Subject to their being medically fit for employment, the selected candidates will be initially appointed on Training period. The Bank reserves the right to reject any application at any stage without assigning any reason and no correspondence in this regard will be entertained.
- ii. 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.
- iii. The Bank shall not entertain requests from the candidates seeking advice about their eligibility to apply.
- iv. Candidates seeking age relaxation are required to show originals and submit copies of necessary certificate(s) at the time of interview.
- v. Only candidate willing to serve any Branch / Dept. of the Bank should apply.
- vi. An application once made will not be allowed to be withdrawn and the application fee once paid will NOT BE refunded on any account nor would be held in reserve for any future examination or selection. The application fee shall also NOT BE refunded in case the application is rejected/not considered by the Bank.
- vii. The Bank takes no responsibility for any delay in submission of online applications or communication. Candidates in their own interest are advised to ensure that payment through Master/Visa Debit or Credit cards /NET Banking has been successfully remitted as per above instructions and submit the online applications well before the last date. Mere deduction of amount from a/c does not ensure confirmation of application. The candidate should be able to download e-receipt from the web site.
- viii. Candidates are advised to ensure that they fulfill the parameters of qualifications and age as prescribed above. Candidates, who do not fulfill the prescribed eligibility criteria, may be disqualified at any stage of the recruitment process.
- ix. Candidates will have to invariably produce and submit the requisite documents such as valid call letter, photocopy of photo-identity proof etc. at the time of examination. They must bring the original photo-id for verification.
- x. Before applying for the post, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this advertisement. Candidates are therefore advised to carefully read this advertisement and follow all the instructions given for submitting online application.

- xi. The requests of the applicants seeking marks obtained by them in the online test/interview will not be entertained.
- xii. 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.
- xiii. The authority reserves the discretion to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage 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). If any of these shortcomings is/are detected after appointment his/her services are liable to be summarily terminated.
- xiv. Not more than one application should be submitted by any candidate. In case of multiple applications only the latest valid (completed) application will be retained and the application fee/intimation charges paid for the other multiple registration(s) will stand forfeited. Multiple attendance/ appearances in the examination will be summarily rejected/ candidature cancelled.
- xv. Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Mumbai.
- xvi. Canvassing in any form will be a disqualification.
- xvii. Any request for change of address, details mentioned in the online application form will not be entertained.
- xviii. In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available in abovementioned websites shall prevail.
- xix. A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.
- xx. A recent, recognizable photograph should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process/ doubt about identity at any stage could lead to disqualification.
- xxi. The possibility of occurrences of some problem in the 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 a 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.
- xxii. The Authority shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share/mention their application details with/to anyone.
- xxiii. The Authority reserves the right to change (cancel/ modify/ add) any of the criteria, method of selection, etc.
- xxiv. The bank reserves the right to change the number of vacancies without intimation.
- xxv. Intimations will be sent by email and/ sms only to the email ID and mobile number registered in the online application form.
- xxvi. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of the Bank and candidates are advised to keep a close watch on the authorized Bank's website for latest updates.
- xxvii. Bank takes no responsibility for any certificate/remittance sent separately by candidate.
- xxviii. 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 Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, Bank reserves right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.
- xxix. 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 Abhyudaya Bank's recruitment process in the future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective effect.
- xxx. Decision of Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by Bank in this behalf.
- xxxi. **Use of Mobile Phones, pagers, calculator or any such devices:**
 - a) Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
 - b) After Aarogya Setu status display at the entry gate, candidates will be required to switch off their mobile phones and deposit it at the designated location and to be collected while exiting.
 - c) Candidates are not permitted to use or have in possession calculators in examination premises.

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 for termination of service, if he/ she has already joined the Bank.

OTHER CLAUSES

1. The possibility of occurrence of some problem in the 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 a 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 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 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. 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 Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, 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 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.

CENTRE CLAUSES:

The examination will be conducted online in venues given in the respective call letters. No request for change of centre/venue/date/session for Examination shall be entertained. Bank however, reserves the right to cancel any of the Examination Centre and/ or add some other Centre, at its discretion, depending upon the response, administrative feasibility, etc. Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for. Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature. Choice of centre once exercised by the candidate will be final.

If sufficient number of candidates does not opt for a particular centre for "Online" examination, Bank reserves the right to allot any other adjunct centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, Bank reserves the right to allot any other centre to the candidate.

Place: Mumbai
Dated: 15/12/2021

MANAGING DIRECTOR