



# MACO BANK

(The Maharashtra Mantralaya And Allied  
Offices Co-op Bank Ltd.)

Head Office: Manora Aamdar Niwas, Free Press Journal Marg, Nariman Point, Mumbai – 400 021.

## RECRUITMENT FOR THE POST OF CLERK – 2018: GUIDELINES

The Maharashtra Mantralaya and Allied Offices Co-operative Bank, an 88 years old Bank and leading salary earner bank in Mumbai is hiring talented and ambitious individuals for the post of **Clerical Grade** for the bank.

Eligible candidates are advised to apply online through the Bank's website ([www.macobank.com](http://www.macobank.com)), after carefully going through the instructions contained in this advertisement. **No other means / mode of application will be accepted.**

### A. Important Dates:

Start date for payment of Registration Gateway	<b>April 20,2018</b>
Opening date of Online Application Fee	<b>April 20,2018</b>
Closing date of Online Registration Gateway	<b>May 2,2018</b>
Last date for payment of Application Fee	<b>May 2,2018</b>
Tentative date to download Call Letter	<b>One Week before exam</b>
Tentative date of Examination	<b>May/June, 2018</b>

<b>Educational Qualifications</b> (eligibility as on <b>01.03.2018</b> )	(A) Graduate of a recognized University any discipline and adequate knowledge of computer application. (B) Candidate should have capacity to read, write and speak in English and Marathi.
<b>Additional Qualification</b>	Typing:- Minimum Speed 40 w.p.m. in English And Minimum Speed 30 w.p.m. in Marathi And MS-CIT
<b>Age Limit</b> (eligibility as on <b>01.03.2018</b> )	Minimum 21 years and Maximum 33 years Candidates born not earlier than 02.03.1985 and not later than 01.03.1997 (both dates inclusive) are eligible to apply.
<b>No. Of Vacancies</b>	<b>08 ( No. of vacancies may change)</b>

## **B. Identity Verification:**

In the examination hall, the call letter along with original and a photocopy of the candidate's currently valid photo identity such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead/ Photo identity proof issued by a People's Representative on official letterhead/ valid recent Identity Card issued by a recognized College/ University/ Aadhar card with a photograph/ E-Aadhar card/ 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.

### **Note:**

- Candidates have to produce in original the photo identity proof and submit photocopy of the same photo identity proof along with Examination call letter as well as the Interview Call Letter while attending the examination respectively, without which they will not be allowed to take up the examination.
- 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.
- Ration Card and Learner's Driving License will not be accepted as valid id proof for this process.
- If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

## **1. HOW TO APPLY:**

**Candidates need to apply online only from 20.04.2018 to 2.05.2018 and no other mode of application will be accepted.-The detailed Guidelines / Procedure are as follows:**

- A. Online Application Registration**
- B. Online Payment of Fees**
- C. Photograph and Signature Upload**

### **A. ONLINE APPLICATION**

1. The process of online application form and payment towards recruitment application fees can be made **from 20.04.2018 to 2.05.2018.**
2. Before registering their applications on the website, candidates should possess a valid e-mail id. In case, the candidate does not have a valid e-mail id, he/ she will have to create a new email id before applying online. **Please note that all future correspondence will be communicated to this e-mail id only.**
3. Candidates should carefully fill in the details in the Online Application at the appropriate places very carefully. Candidates are advised to verify every field filled in the application. The name of the candidate should be spelt correctly in the application as it appears in the Certificate/Marksheets/identity proof & PAN Card.

4. Candidates are first required to go to the “**Career**” section in the Bank’s website and then click “**Recruitment for the post of CLERK - 2018**”. Then click on the option “**APPLY ONLINE**” which will open a new screen.
5. 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.
6. 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.
7. 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 **FINAL SUBMIT BUTTON**.
8. Name of the candidate or name of his /her Father/ Husband etc. should be spelt correctly in the application as it appears in the identity proof/ certificates/ mark sheets. Any change/alteration found may disqualify the candidature.
9. Validate your details and Save your application by clicking the '**VALIDATE YOUR DETAILS**' and '**SAVE & NEXT**' button.
10. 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".
11. Candidates can proceed to fill other details of the Application Form.
12. Click on the Preview Tab to preview and verify the entire application form before **FINAL SUBMIT**.
13. Modify details, if required, and click on '**FINAL SUBMIT**' only after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
14. Click on '**PAYMENT**' Tab and proceed for payment.
15. Click on '**SUBMIT**' button.

**After Final Submission of the online application, candidates are required to immediately take a printout of the online application using the above registration number and password. The printout of application form is mandatorily required to be submitted at the time of document verification. DO NOT SEND THE APPLICATION FORM TO THE BANK.**

**B. PAYMENT OF FEES – ONLINE MODE:**

Application fee: For Open Category **Rs. 600/- + GST (Non refundable)**

For SC, ST, OBC,BC,NT. **Rs. 350/- + GST (Non refundable)**

1. The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.

2. The payment can be made by using Debit Cards (RuPay/Visa/MasterCard/Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards/ Mobile Wallets by providing information as asked on the screen.
3. 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
4. On successful completion of the transaction, an **e-Receipt** will be generated.
5. **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.**
6. 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.**
7. 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.
8. To ensure the security of your data, please close the browser window once your transaction is completed.
9. There is facility to print application form containing fee details after payment of fees.

### **C. PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD**

- In case the face in the photograph or the signature is unclear, the application may be rejected.
- Candidate may edit the application and re-upload the photograph/ the signature in such case.
- 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.

#### **Photograph Image:**

- Photograph must be a 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.
- Dimensions 200 x 230 pixels (preferred).
- Size of file should be between 20kb-50kb.
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.
- 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.

- Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

### **Signature Image:**

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The Applicant's signature obtained on the call letter and attendance sheet at the time of the examination should match the uploaded signature. In case of mismatch, the candidate may be disqualified.
- 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.
- Candidates should ensure that the signature uploaded is clearly visible

### **Scanning the Photograph & Signature:**

- 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 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 50KB & 20KB 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 50KB (photograph) & 20KB (signature) by using crop and then resize option [Please see point (i) & (ii) above for the pixel size] in the 'Image' menu. Similar options are available in other photo editor also.
- If the file size and format are not as prescribed, an error message will be displayed.
- While filling in 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**

- There will be two separate links for uploading Photograph and Signature.
- Click on the respective link "Upload Photograph / Signature".
- Browse & Select the location where the Scanned Photo/ Signature file has been saved.
- Select the file by clicking on it.
- Click the 'Upload' button
- 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.

### **NOTE:**

- Please note that all the particulars mentioned in the online application including Name of the Candidate, 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 advised to fill in the online application form with utmost care as no correspondence regarding change of details will be entertained.
- The 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 online application which is incomplete in any respect such as without proper size photograph and signature uploaded in the online application form/ unsuccessful fee payment 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 depositing the fee / intimation charges to avoid the possibility of disconnection/ inability/ failure to log on to the website on account of heavy load on internet/website jam.
- 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.
- 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.

## 2. Call Letters:

Candidates will have to visit the Bank's website [www.macobank.com](http://www.macobank.com) for downloading call letters for online examination. 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 3 of this advertisement and also specified in the call letter and (iii) Photocopy of the same Photo Identity Proof as brought in original.

## 3. At the Examination Centre

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

- 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 of the candidate has to be affixed on the Call Letter.
- You are required to carry with you your currently valid photo identity proof (original as well as a photocopy) as specified in the call letter . If you are unable to produce any photo-identity (original and xerox) you will not be allowed to appear for the test.

**Without the above mentioned documents the candidate will not be admitted for the examination.**

- **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 160 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.

#### 4. Choice of Region and Centers for examination:

**Online Exam for the post of CLERK - 2018 will be conducted in centres at following locations:**

Sr. No.	Location	Centres
1	Mumbai	Mumbai / Mumbai Suburban Central/ Mumbai Suburban Western
		New Mumbai/ Thane/ Vasai/ Virar

- The examination will be conducted online in venues given in the respective call letters.
  - Any request for change of center for examination shall NOT be entertained.
  - Bank, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc. Bank also reserves the right to allot the candidate to any centre (either within the state or outside the state) other than the one he/she has opted for.
  - 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 adjacent 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 (either within the state or outside the state) to the candidate.
  - 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.
5. The Bank reserves the right to reject an application at any stage without assigning any reason and no correspondence in this regard will be entertained.
6. Candidates will have to appear for ONLINE examination to be conducted by the Bank. List of only those candidates who will be successful in the Online Examination will be displayed on the Bank's website. Those candidates who are successful will be communicated individually on their registered email id. Subject to their being medically fit for employment, the selected candidates will be initially appointed on probation.
7. Vacancies will be filled in at the existing and proposed branches of the Bank.
8. The data /information once submitted by the candidate in the online application form will be considered as final and cannot be changed at a later stage. 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
9. 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 online payment has been successfully remitted as per above instructions and submit the online applications well before the last date.

10. 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.

11. **The monthly Training Fixed amount for the post of CLERK - 2018 will be Rs. 15,000/- for 12 months and after satisfactory completion of training period the probation period will be of 06 months.**

## 12. ONLINE EXAMINATION

The structure of the Examination which will be conducted online is as follows:

Sr. No.	Name of Tests	No. of Qs.	Max. Marks	Version	Time allotted for each test (Separately timed)
1	General / Financial Awareness	50	50	Only English	35 minutes
2	General English	40	40		35 minutes
3	Reasoning Ability & Computer Aptitude	50	60		45 minutes
4	Quantitative Aptitude	50	50		45 minutes
	Total	<b>190</b>	<b>200</b>		<b>160 minutes</b>

**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 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.

### **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 with or fabricated and should not suppress any material information while submitting the online application.

At the time of examination 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 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 any 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 our Bank.
- c. For termination of service, if he/she has already joined our Bank.

**GENERAL INFORMATION:**

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 the problem, which may include shifting the candidates to the other centers or to conduct of another examination if considered necessary. Decision of the Bank in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for this exam.
2. If the examination is held in more than one session, the scores across various sessions will be equated to adjust for slight differences in difficulty level of different test batteries used across sessions. More than one session are required if the nodes capacity is less or some technical disruption takes place at any centre or for any candidate.
3. MACO 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 the Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld.
4. Process for Arriving at Scores  
The Scores of Online Examination are obtained by adopting the following procedure:
  - 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.
  - 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.
  - Test-wise scores and scores on total is reported with decimal point upto two digits.  
Note: Cutoffs are applied in two stages:
    - on scores in individual tests
    - on Total Score
5. Instances for providing incorrect information and/or process violation by a candidate detected at any stage of the selection process will lead to disqualification of the candidate from the selection process and he/she will not be allowed to appear in any MACO 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 effect.
6. 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.

7. Decision of the 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 regard.

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