

**RECRUITMENT FOR THE POST OF JUNIOR OFFICER - MARKETING AND OPERATIONS IN GRADE B (CLERICAL CADRE)**

Saraswat Bank, the premier Multi State and the largest Bank among the Co-operative Banks in India has a large network of 284 branches located in six states i.e. Maharashtra, Goa, Karnataka, Madhya Pradesh, Gujarat and New Delhi.

The Bank is looking for energetic and dynamic candidates, residing in the following regions:

Sr. No.	Centres	Number of Vacancies
1	Mumbai/ Navi Mumbai/ Thane/ Greater Mumbai	70
2	Pune	30
	<b>Total Vacancies</b>	<b>100</b>

- The number of vacancies is subject to change.
- The Bank reserves the right to change the number of vacancies, selection process or the Bank would be free to stop/cancel entire recruitment process at any stage.
- Only one application should be submitted. In case of multiple applications, the last valid application will be considered, and the application fee/intimation charges paid for the other multiple registration(s) will stand forfeited.
- **Candidates who are residing in Mumbai and Pune only should apply. Submission of Domicile Certificate of Maharashtra is compulsory.**

Candidates fulfilling prescribed eligibility criteria are requested to apply **Online** through the Bank website (<https://www.saraswatbank.com>) on or before the time frame indicated. For Online Application, candidates should have a valid e-mail ID & it should be kept active during the entire recruitment process. The important instructions regarding online examination may be sent to the registered e-mail ID.

**Candidates can apply online only from 01.01.2020 to 15.01.2020 and no other mode of application will be accepted.**

The candidates should fulfil the following eligibility norms for recruitment:

Post	Eligibility Criteria
Junior Officer – Marketing & Operations	<p><b>Age :</b> Not below 21 years and not above 27 years as on 1<sup>st</sup> January, 2020.</p> <p><b><u>Educational Qualification :</u></b> Graduate - First Class/Grade A or equivalent (B.Com., BCA, B.E. or BMS only) from a recognized University.</p>

**Recruitment Process:**

- The candidates will be selected as per below given recruitment process among the eligible candidates.
- The merit list of shortlisted candidates for interview will be displayed on Bank website.
- Minimum 50% marks on total will be required in Online Examination.
- Exam will be conducted in English language only and there will be 1/4<sup>th</sup> mark penalty for each wrong answer.

- The contents of the online test will be:

Sr. No.	Name of Tests	No of Questions	Maximum 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
	<b>Total</b>	<b>190</b>	<b>200</b>		<b>160 minutes</b>

#### Important Dates:

1	Website link open	:	01.01.2020
2	Starting date for apply online and payment of fees	:	01.01.2020
3	Last date to apply online and payment of fees	:	15.01.2020
4	Start date for downloading Call letters from website	:	22.01.2020
5	Online test	:	27.01.2020

(The Bank reserves the right to make changes in the above dates.)

#### Online Application Process:

- The facility will be available for online application from **01.01.2020 to 15.01.2020**. Last date for acceptance of Online Application will be **15.01.2020** upto **23.59** hours on Bank's website <https://www.saraswatbank.com> and **no other mode of application will be accepted.**
- The fee needs to be paid in Online Mode only.
- The candidate should have registered his/her own valid E-mail ID and Mobile Number & it should be active during or up to the end of the recruitment process. The candidates should not share E-mail ID or password with any other person.
- If any candidate does not have a valid personal E-mail ID, he/she should create his/her own E-mail ID before applying online.**
- Fees once paid will not be refunded on any account nor can it be held in reserve for any other examination or selection. Candidates are required to take a printout of the E-Receipt and present it at the time of online exam along with Hall ticket.
- To register the 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. With the help of the Provisional Registration Number and Password candidate have facility to change the details in the online application form and modify the same if required.
- In case the candidate is unable to complete the application form in one time, 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.
- 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.

- Validate your details and Save your application by clicking the '**Validate your details**' and '**Save & Next**' button.
- Click on the 'Preview' Tab to preview and verify the entire application form before '**FINAL SUBMIT**'.
- 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**'.
- Click on '**Payment**' Tab and proceed for payment.
- Click on '**Submit**' button.
- Candidates should be cautious while filling Online Application. Candidate should carefully fill all the personal details in the Online Application. Candidates are required to upload their photograph, signature, left-hand thumb impression and hand-written declaration as per the specifications. Candidates are required to press the “**submit**” button only after the verification of the details filled in the online application, uploading of photograph, signature, left-hand thumb impression and hand-written declaration and after making required payment. After clicking on “**submit**” button no change is permitted in the details and any request regarding this will not be entertained. Candidate may be disqualified for not filling the information carefully.
- Online Application must be submitted within the stipulated time mentioned by the Bank for online application. Applications filled after the given time will not be considered.
- The candidate must have paid the fees with online application within the stipulated time for avoiding problems.
- The candidate must fill carefully the particulars mentioned in the online application including Name of the Candidate, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination. The Bank will not be responsible for any incorrect / incomplete details filled in the application.
- An email / SMS intimation will be sent on candidate's Email ID / Mobile Number after successful registration and generation of Registration Number and Password. The candidate may consider that their online application has not been successfully registered if he/she does not receive intimation on his/ her email id/mobile number.
- An online application which is incomplete in any respect such as without photograph, signature, left-hand thumb impression and hand-written declaration in the online application form will not be considered as valid application.
- 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.
- Candidate must ensure that the signature on application and signature on attendance sheet are one and the same.
- Candidate must use the same photograph for upload and affix on the application form.
- After completion of the entire procedure of Registration /Online application including payment of fees, the candidate should take a printout of the same. Candidate will be solely responsible for the information filled in the application.

### Payment of Fees:

- The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.  
Application fee / intimation plus GST charges = Rs.600/- for candidates.  
The fee is to be paid through Online Mode only. **No Cash or any other mode will be accepted.**
- The payment can be made by using Debit Cards (RuPay / Visa / Master Card/ Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards / Mobile Wallets.
- 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.
- On successful completion of the transaction, an e-Receipt will be generated.
- 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.
- Candidates are required to take a **printout of the e-Receipt** and Online Application Form containing fee details & submit it at the time of Examination. **Please note that if the same cannot be generated, Online transaction may not have been successful.**
- For Credit Card users: All charges are listed in Indian Rupee.
- To ensure the security of your data, please close the browser window once your transaction is completed.
- The candidate must follow the instructions as given above.

### Photograph, Signature, Left-Hand Thumb Impression and Hand-written Declaration Scan and Upload

#### A) Photograph Image:

1. Photograph must be a recent passport size colour picture.
2. The picture should be in a light-coloured, preferably white background.
3. If you wear glasses, make sure that there are no reflections and your eyes can be clearly seen.
4. Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
5. Photograph should be of 200x230 pixels & 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.
6. If the photo is not uploaded at the place of Photo, admission for Examination will be rejected/denied. Candidate himself/herself will be responsible for the same.
7. 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.
8. Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.

**B) Signature Image:**

1. The applicant has to sign on white paper with Black Ink pen.
2. The signature must be signed only by the applicant and not by any other person.
3. The signature should not be written in CAPITAL LETTERS
4. The signature will be used to put on the Call Letter and wherever necessary
5. 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.
6. Size of file should be between 10KB – 20KB. Ensure that the size of the scanned image is not more than 20KB.
7. Candidates should ensure that the signature uploaded is clearly visible.

**C) Left-Hand Thumb impression:**

1. The applicant has to put his left-hand thumb impression on a white paper with black or blue ink.
2. The left-hand thumb impression should be of the applicant and not by any other person.
3. The following are the specifications:
  - 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

**D) Hand-written declaration:**

1. 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."*
2. Hand-written declaration content is to be as expected.
3. Hand-written declaration should not be written in CAPITAL LETTERS.
4. The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
5. The hand-written declaration should be of the applicant and not by any other person.
6. The following are the specifications:
  - 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

**E) Scanning the documents – Photograph, Signature, Left-Hand Thumb Impression and Hand-written Declaration:**

1. Set the scanner resolution to a minimum of 200 dpi (dots per inch)
2. Set Colour to True Colour.



3. Crop the image in the scanner to the edge of the photograph/ signature/left-hand thumb impression / hand- written declaration, then use the upload editor to crop the image to the final size (as specified above).
4. The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg
5. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
6. 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.
7. If the file size and format are not as prescribed, an error message will be displayed.
8. While filling in the Online Application Form the candidate will be provided with a link to upload his/her photograph, signature, left thumb impression and hand-written declaration.

#### **F) Procedure for Uploading the documents:**

1. While filling in the Online Application Form the candidate will be provided with separate links for uploading the photograph, signature, left-hand thumb impression and hand-written declaration
2. Click on the respective link "Upload Photograph / Signature/ left-hand thumb impression / hand-written declaration"
3. Browse and Select the location where the Scanned Photograph / Signature/ left-hand thumb impression / hand-written declaration file has been saved.
4. Select the file by clicking on it
5. Click the 'Open/Upload' button. Your Online Application will not be registered unless you upload your Photograph / Signature/ left-hand thumb impression / hand-written declaration as specified.
6. If the file size and format are not as prescribed, an error message will be displayed.
7. 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.

#### **Note:**

1. In case the Photograph/ Signature/ left-hand thumb impression/ hand-written declaration is unclear / smudged the candidate's application may be rejected.
2. After uploading the Photograph/ Signature/ left-hand 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 / Signature/ left-hand thumb impression/ hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her Photograph/ Signature/ left-hand thumb impression/ hand written declaration, prior to submitting the form.
3. After registering online candidates are advised to take a printout of their system generated online application forms.

## GENERAL INSTRUCTIONS REGARDING EXAM

### 1. Examination Centres (Tentative List)

- The venue of the examination will be mentioned in Online Exam Call Letter.
- No request for change of Centre/Venue/Date/Time for examination shall be entertained.
- The Bank 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.
- The Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for (within or outside the district/state).
- Candidate will appear for the examination at an examination centre at his/her own risk and expenses and the Bank will not be responsible for any injury or losses etc. of any nature.
- The online examination will be conducted at the centres at the following locations:

Sr. No.	Centres
1	Mumbai/ Navi Mumbai/ Thane/ Greater Mumbai
2	Pune

- Candidates will have to appear at the decided venue in time for the online exam at their own expense.

### 2. Download of Call letters

Candidates will have to visit the Bank's website (<https://www.saraswatbank.com>) for downloading call letters for online test. The candidates can download the call letters from 22<sup>nd</sup> January, 2020. 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.

### 3. 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 such as PAN Card/ Passport/ Permanent Driving License / Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazette 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/ 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 proofs for identity verification.**

**Note:** Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with online 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 Gazette notification / their Marriage Certificate / Affidavit.**

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

- Valid Call Letter for the respective date and session of Examination

- ii. Photo-identity proof (as specified) in original bearing the same name as it appears on the call letter / application form and
  - iii. Photocopy of photo-identity proof (as mentioned in (ii) above)
- **Candidates reporting late i.e. after the reporting time specified on the call letter of the 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 online Examination is 160 mins, candidates may be required to be at the venue for about three hours or more including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

**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/details/information or make statements that are false, incorrect, tampered, fabricated and should not conceal or suppress any material information while filling up the application form and submitting the attested copies of testimonials. In case it is detected at any time that the candidate has indulged in any of the above mentioned activities, he/she will not only be disqualified but he / she will be liable to be dismissed from the services of the Bank at any time, even after being selected and after joining the Bank service and also be liable for prosecution.

**At the time of Examination / Interview, if a candidate is (or has been) found guilty of:**

- Using unfair means during the selection process, or
- Impersonating or procuring impersonation by any person, or
- Misbehaving in the Personal Interview, or
- Obtaining support for his/ her candidature by unfair means, or
- Carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, or
- Any communication device like Mobile Phone, Bluetooth, Earphones, Microphone, Pager, Health Band etc.

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.

**Other Important Instructions:**

- 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. Decision taken by the Bank will be final. 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 temporarily rejected from the process.
- 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 Saraswat Co-op. Bank Ltd. in this behalf.
- 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.
- The Examination process will be rational, fair & transparent, any type of inducement will not be entertained.



- Any canvassing or creating influence for undue advantage shall lead to disqualification from the process.
- The candidate is required to confirm his eligibility before applying for the vacancies.
- The copy of the application can be downloaded using the registration number and password. The downloaded application need not be sent by courier or post. Candidate is required to bring the application along with a recent passport size photograph affixed on the application and the applicable documents for verification (if shortlisted after the online examination) as mentioned in terms and conditions for the application.
- The 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.
- Only online applications will be accepted and no other mode of application will be entertained.
- The call letter for the online test for the shortlisted candidates will not be sent by courier or post. The candidates are required to download the call letter using their Registration Number and Password.
- The candidates are required to bring the call letter along with the recent passport size photograph affixed on it for online examination along with identity proof (original and Xerox) as specified in call letter.
- No candidate is permitted to use Mobiles or any other such instruments at examination centre or during the examination.

**General instructions:**

- The selection list will be equivalent to the number of vacancies published. The selection list may be cancelled / rejected without any prior intimation or decreased/ increased with the sole decision of the Bank. The candidate should note that they will not have the right to claim for the vacancy even if their name appears in the selection list.
- The number of vacancies published are subject to change as per the need. The selection for the changed number of vacancies' will be done on merit basis as per the decision of the Bank.
- The candidate must have valid E-mail ID and correspondence address with Pin code clearly mentioned on the application.
- The candidate will have to produce below mentioned Certificates / documents along with their originals for verification by the Appointed Officer before interview:
  1. **Domicile Certificate of Maharashtra (mandatory)**
  2. School leaving Certificate /Birth Certificate.
  3. SSC/HSC Mark Sheets and Passing Certificates with the certified copies of both sides of the document.
  4. Certified copies of Mark Sheets of Graduation/Post graduation of each year with copy of both sides of the document will be required and if the Original documents have been submitted in Board / University/ College the true copy certification of Competent Authority will be required on documents.
  5. **Convocation/Passing Certificate (Graduation) mentioning First Class / Grade A or its equivalent (mandatory)**
  6. Pan Card
  7. Photo Identity Proof (Driving License/Election Card/Aadhar/Passport),
  8. Address Proof (latest Electricity Bill/Phone Bill/Gas Bill/ Aadhar)
  9. 3 Passport Size Photographs

- The candidate will stand disqualified if he/she has any criminal record. The candidate will have to furnish the details of any pending cases against him/her.
- The post is transferable to any branch and the duties may be in different shifts.
- At any stage of the appointment or after the appointment if any of the documents submitted are found to be incorrect or any of the information not disclosed, the appointment will be cancelled without any prior notice.
- **In case of any change in the dates of Online Examination Bank will give the intimation on its website. No other online correspondence will be done in this regard.**
- Candidates are advised to remain in touch with Bank's website, for any further information which may be put for further guidance during the process.
- During the process of appointment all the rights for decisions will be solely at the discretion of the Bank.  
Note: - Any applications made/received before the online application date will not be considered.
- Please note the Bank does not engage any Agents / Agency for recruitment.

Place: Mumbai