Advertisement No.01 / Bank / 2022-2023

RECRUITMENT OF PROBATIONARY OFFICERS & PROBATIONARY ASSOCIATES IN CITIZENCREDIT CO-OPERATIVE BANK LTD., MUMBAI, PUNE, NASHIK & GOA

Citizencredit Co-operative Bank Ltd., is a growing Scheduled Multi-State Co-operative Bank, established in 1920. The Bank is operating through its Head Office at Mumbai & 46 Branches in Maharashtra, Goa and the Union territory of Daman. The Bank invites On-line applications for the Post of **Probationary Officers and Probationary Associates.**

Interested candidates may apply online between July 19, 2022 to August 02, 2022 (inclusive of both days) only through the Bank's website **https://www.citizencreditbank.com** after carefully going through the instructions contained in this advertisement. NO OTHER MEANS/MODE OF APPLICATION WILL BE ACCEPTED.

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

Time Frame	Approx: One and a half to Two months
• Website link open	: 19.07.2022
• On-line Registration of Application starts	: 19.07.2022
• Last date to apply online	: 02.08.2022 by 5.00 p.m.
• Downloading of call letter for On-line (written) Test	: One week before On-line test date
• On-line (written) Test will be conducted	: Tentatively in the month of August 2022

Please note that

1. A candidate shall apply for only one post. In case of multiple Applications only the latest application will be considered.

2. The process of Registration of application will be considered as completed, only when all the credentials are submitted through On-line mode.

3. Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post. Admission to On-line (written) Test will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for interview.

4. No charges are applicable for the On-line (written) Test from candidates.

5. Candidates are advised to check the Bank's website **https://www.citizencreditbank.com** regularly for details and updates.

The details of post wise eligibility such as educational qualification, experience, age, etc. are described as under:

1. PROBATIONARY OFFICERS

Educational Qualification: Graduates in any discipline with at least 65% marks or those having Professional Qualifications like CA, CS, ICWA, CFA, MBA, LLM, MTech, etc. from a recognized University or Institution will be preferred

JAIIB/CAIIB qualified will be preferred from among experienced candidates

Experienced qualified candidates upto 30 years of age are eligible

Age Limit: Minimum Age 20 years and Maximum 30 years as on 30.06.2022.

- Candidate should indicate the percentage obtained in Graduation/Post-Graduation degree calculated to the nearest two decimals in the online application. Where CGPA/OGPA is awarded, the same should be converted into percentage and indicated in the online application. If called for interview, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of these norms
- Calculation of Percentage: The percentage marks shall be arrived at by dividing the total marks obtained by the candidate in all the subjects in all the semester(s)/ year(s) by aggregate maximum marks in all the subjects irrespective of Honors/ optional/ additional optional subject, if any. This will be applicable for all Universities, including those where Class/ Grade is decided on basis of Honors marks only. There will be no rounding off of percentage so arrived i.e. 64.99% will be treated as less than 65%.

2. PROBATIONARY ASSOCIATES

Educational Qualification: Graduate in any discipline from a recognized University

- Knowledge of computer operation is essential
- Proficient in reading, writing and speaking in Marathi, Hindi and English Language
- Have a flair for Customer Service, Marketing and Business Development

Age Limit: Minimum 20 years and Maximum 26 years as on 30.06.2022. There shall be relaxation of the maximum age in case of candidates belonging to SC/ST/OBC/Ex. Servicemen upto 31 years.

Post wise eligible age criteria

Sr. No.	Posts	Maximum age	Candidates should have been born not earlier than
1	PROBATIONARY OFFICERS	30	**30.06.1992**
2	PROBATIONARY ASSOCIATES	26	**30.06.1996**

Selection Procedure

1. Candidates who pass the Online (written) Test will be shortlisted for the Personal Interview
2. The final selection of candidates will be on the basis of combined scores: On-line (written) Test and Personal Interview
3. The On-line (written) Test will only be in the English language

4. Separate On-line (written) Test will be held for Probationary Officers and Probationary Associates

5. Pattern of the On-line (written) Test:

Section No.	Contents of Test	No. of Questions	Marks	Version	Duration
1	Reasoning ability & Computer aptitude	40	80	Only English	120 Minutes
2	English	40	40		
3	Banking & General awareness	40	40		
4	Quantitative and Numerical ability	40	40		
Total		**160**	**200**		**120 Minutes**

6. There will be penalty for wrong answers marked. For each wrong answer that has been marked, one fourth or 25% of the marks assigned to that question will be deducted as penalty, to arrive at the final On-line (written) Test score. If a question is left blank, i.e. no answer is marked by the candidate; there will be no penalty for that question

7. Number of questions answered correctly by a candidate in each test section is considered for arriving at the final On-line (written) Test score after applying penalty for wrong answers

8. Candidates **for the Post of Probationary Officers** have to score minimum 50% i.e. minimum 100 marks and candidates **for the Post of Probationary Associates** have to score minimum 35% i.e. minimum 70 marks for being eligible for shortlisting for further Personal Interview. The Bank has the right to increase or decrease minimum qualifying marks criteria

9. Candidates will be shortlisted for Personal Interview based on their performance in On-line (written) Test, Education Qualification and Experience based upon the documents submitted

10. The names of the candidates shortlisted for the Personal Interview will be uploaded on the website

11. Training period and emoluments:

   A) Probationary Officer

   On appointment

   - Training will be for a minimum period of 24 months
   - Emoluments -

   First six months Rs. 30,000/- p.m., Next six months Rs.35,000/- p.m.

   Thereafter, will be fitted in the scale of Officer cadre with CTC of Rs. 5,59,000/- p.a.(approx)

   On successful completion of training and subject to performance, they will be confirmed and absorbed in the Officer cadre with CTC of Rs. 6,55,000/- p.a. (approx) at current levels of D.A.

   B) Probationary Associate

   On appointment:

   - Training will be for a minimum period of 12 months
   - Emoluments

   During training Rs. 20,000/- p.m.

On successful completion of training and subject to performance, they will be confirmed and absorbed in the Associate cadre with CTC of Rs.4,38,000/- (approx) at current levels of D.A.

HOW TO APPLY
Detailed guidelines/Procedures for
   A. **Application Registration**
   B. **Scanning and Uploading of documents**

A. Application Registration

1. Candidates to go to the Citizencredit Co-operative Bank Ltd. website **https://www.citizencreditbank.com** and click on the option "**APPLY ONLINE**" which will open a new screen.

2. To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.

3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "**SAVE AND NEXT**" tab. Prior to submission of the online application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the online application form and modify the same, if required

4. Candidates are advised to carefully fill and **verify the details** filled in the online application themselves as no change will be allowed 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 "B".

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 **'Submit'** button.

Note: After registering online, candidates are advised to take a printout of their system generated online application forms.

B. **Scanning and Uploading 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 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 20 kb–50 kb
- Ensure that the size of the scanned image is not more than 50 kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours, etc., during the process of scanning

Signature:
- The applicant has to sign on white paper with Black Ink pen
    o Dimensions 140 x 60 pixels (preferred)
    o Size of file should be between 10 kb – 20 kb for signature and 20 kb – 50 kb for left thumb impression
    o Ensure that the size of the scanned image for signature is not more than 20 kb and left thumb impression is not more than 50 kb
    o Dimensions for left thumb impression 240 x 240 pixels in 200 DPI (preferred) i.e. 3cm*3cm (Width*Height)
- The signature should be of the applicant and not by any other person
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified
- Signature and 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 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"
- The hand-written declaration should be of the applicant and not by any other person. Size of the file should be 50 kb- 100 kb in jpg or jpeg format
- 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 documents in .jpeg format by using MS Paint or MS Office 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

Uploading the documents:

- While filling in the online application form the candidate will be provided with separate links for uploading Photograph & Signature
- Click on the respective link "Upload Photograph / Signature"
- Browse and Select the location where the Scanned Photograph / Signature file has been saved and click on 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 and Signature as specified

Note:

(1) In case the face in the Photograph or Signature is unclear / smudged the candidate's application may be rejected

(2) After uploading the Photograph / Signature in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature prior to submitting the form

(3) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam

(4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible

(5) If the photo is not uploaded at the place of Photo Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same

(6) Candidates should ensure that the signature uploaded is clearly visible

Examination Centre

1. The On-line (written) Test will be held at **Mumbai, Pune, Panaji, Mapusa and Margao** centers. Citizencredit Co-operative Bank Ltd. reserves the right to allot any other center to the candidate

2. The venue and address will be indicated in the call letters

3. No request for the change of venue / date for the On-line (written) Test shall be entertained

4. Candidate will appear for the examination at an Examination Centre at his/ her own risks and expenses and Citizencredit Co-operative Bank Ltd. will not be responsible for any injury or losses etc. of any nature

5. Citizencredit Co-operative Bank Ltd. reserves the right to cancel the On-line (written) Test

6. Personal Interview will be held subsequently

2. Download of Call letters

Candidates will have to visit the Bank's website **https://www.citizencreditbank.com** for downloading call letters for On-line (written) Test. The candidates can download the call letters one week before the examination date. 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 a 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:

  i. 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 examination. Though the duration of the On-line (written) Test is 120 minutes, 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.

General instructions

- The process of registration of application will be treated as completed only when all the credentials are submitted through On-line mode
- The candidates are requested to ensure before applying that they fulfill the eligibility criteria (viz. age, qualification and experience for the post as on **30.06.2022)**
- Qualified candidates will be eligible for the Personal Interview, subject to verification of the supporting document(s), when they report
- Decision of the Bank in all matters regarding eligibility of the candidates, the stages of which such scrutiny of the eligibility is to be undertaken, the document to proceed for the purpose of the conduct of examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries will be entertained by the Bank in this behalf
- In case, it is understood or detected at any stage of recruitment, that a candidate does not fulfill the eligibility norms and / or that he / she has furnished any incorrect / false information / certificate / documents or has suppressed any material fact(s), his / her candidature will stand cancelled. If, any of these shortcoming(s) is / are detected even after entering in to the contract, at any time his / her services are liable to be terminated
- All candidates will have to produce self-attested photo copies of certificates regarding educational qualification, work experience in support of their eligibility at the time of interview failing which, their candidature will not be considered
- Any amendment / change in the clauses related to the advertisement for selection of Probationary Officer and Probationary Associate, shall be updated on the Bank's website

- Appointment of selected candidates is subject to his / her being declared medically fit as per the requirement of the Bank
- Canvassing in any form will lead to disqualification
- The Bank reserves the right to modify/stop change the selection procedure, if necessary. The change, if any, shall be communicated to the candidates in advance
- The Bank reserves the rights to reject / cancel any appointment at any stage between completion of selection process and joining of the candidates selected for the post

Others

1. Candidates will not be allowed to appear for the On-line (written) Test / Personal Interview without a valid call letter and stipulated documents.
2. Candidates are advised to keep the copy of the application form handy / on person.

Note. Application once made will not be allowed to be withdrawn or modified.

Decisions of the Bank in respect of all matter pertaining to this recruitment would be final and binding on all candidates. (Any queries will be addressed by email. The queries may be addressed to: career@citizencreditbank.com)

ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/ USE OF UNFAIR MEANS

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

2. The possibility for occurrences of some problem in administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of re-exam is at the absolute discretion of test conducting body. Candidates will not have any claim for a re-test. Candidates not willing to move or not

willing to participate in the delayed process of test delivery shall be summarily rejected from the process.

3. Decision of Citizencredit Co-operative Bank Ltd. in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by Citizencredit Co-operative Bank Ltd. in this behalf.

4. 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.

5. Citizencredit Co-operative Bank Ltd. 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 Citizencredit Co-operative Bank Ltd. in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid. Citizencredit Co-operative Bank Ltd. reserves the right to cancel the candidature of the concerned candidates and the result of such candidates (disqualified) will be withheld

6. 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 Citizencredit Co-operative Bank Ltd. 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

7. Corrigendum, if any, shall be published on the Bank's website
   https://www.citizencreditbank.com

Date: July 16, 2022   **Christopher Mendoza**
                                                         Managing Director & C.E.O.