



सहकारातून समृद्धी

Maharashtra State Co-operative Bank Ltd.

(Scheduled Bank)

Sir Vithaldas Thackersey Smruti Bhavan,
9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai 400001
Ph. +91-22-69801000 Post Box No. 472
Email: hrdm@msc.bank.in Website: <https://msc.bank.in>

Advertisement No.03 / MSC Bank / 2026-27

RECRUITMENT OF TRAINEE OFFICERS IN JUNIOR OFFICER GRADE, ASSOCIATES, TYPISTS (IN ASSOCIATE GRADE) & DRIVERS (IN THE DRIVER GRADE) IN MAHARASHTRA STATE CO-OPERATIVE BANK LTD., MUMBAI THROUGH IBPS.

Time Frame

- Online Registration of Application start date : 11.06.2026
- On-line Registration of Application last date : 01.07.2026
- Last date to make online payment of Application Fees : 01.07.2026

GENERAL CONDITIONS

1. A candidate shall apply for only one post. In case of multiple Applications only the latest application will be retained. Application fee paid for the other multiple registration(s) shall stand forfeited.
2. The process of Registration of application will be considered as completed only when application fee is deposited with the Bank through On-line mode.
3. Before applying, candidates are requested to ensure that they fulfil the eligibility criteria for the post as on the date of eligibility. Admission to On-line test will be purely provisional without verification of documents. Candidature will be subject to verification of details/documents when the candidate reports for document verification.
4. Candidates should be domiciled in the State of Maharashtra. (Submission of Domicile Certificate of Maharashtra State is mandatory.)
5. Candidates are advised to check Bank's website <https://msc.bank.in/career> regularly for details and updates. No individual communication will be sent to candidates.
6. Your services are always liable to be transferred at Bank's Head Office/ Regional Offices/ Branches in Maharashtra. Therefore, candidates who are willing to work at any of the offices of the Bank in Maharashtra can apply only.



Maharashtra State Co-operative Bank Ltd., (MSC Bank) Mumbai, a Scheduled Bank is the leading Apex Cooperative Bank in Maharashtra State, established in 1911. The Bank is operating through its Head Office at Mumbai, 6 Regional Offices and 57 branches in Maharashtra. The Bank invites On-line applications only from residents of Maharashtra State for the Post of Trainee Officers In Junior Officer Grade, Trainee Associates, Trainee Typists (In Associate Grade) & Trainee Drivers (In The Driver Grade).

Candidates who fulfil the prescribed eligibility criteria are requested to apply On-line through the Bank's website <https://msc.bank.in/career> on or before the timeline indicated. Physical form of application will not be accepted. The details of post wise educational qualifications, experience, age etc. are as under:

1. TRAINEE JUNIOR OFFICERS – Posts- 49.

Educational Qualifications: Graduate in any discipline with at least 50% marks and should have passed Matriculation Examination with Marathi as one of the subjects.

Candidates who have pursued Bachelors/ Masters in Law or Completed JAIIB/ CAIIB/ MSCIT Certifications or having work experience in Treasury /international Banking Division Department will be preferred.

Experience: Minimum 2 years' experience in Banking field preferably in Urban/ DCC Bank as an Officer. Officer experience for the purpose shall be taken as the first level of Officer Cadre where Clerk level exists or the second level of Officer Cadre where Clerk level does not exist.

(Pl. Note: To increase or decrease in no. of vacancies is the sole right of Administration.)

Age Limit: Minimum 23 years and Maximum 35 years as on 01.06.2026, Candidates should have been born not earlier than 01.06.1991.

Trainee Junior Officers will be paid a Stipend of Rs.30,000/- per month during the Training period. After successful completion of the training period, the Trainee Junior Officers will be placed in the Bank's regular grade and will be paid total emoluments of about Rs.52,100/- per month.

Confirmation in Service: The training period of Trainee Junior Officers shall be 12 months followed by probation period of 06 months. Post completion of training period the Trainee Junior Officers shall be assessed for work performance, confidential report, attendance records, etc. On satisfactory performance the candidate i.e. he/she shall be placed on probation for 06 months and thereafter confirmed in the services of the Bank based on the overall assessment of the Trainee Junior Officer during the training and the probation period.

2. TRAINEE ASSOCIATES – Posts- 81

Educational Qualifications: Graduate in any discipline with at least 50% marks and should have passed Matriculation Examination with Marathi as one of the subjects.

Preference will be given to candidates who have passed Government Commercial Certificate Exam of Marathi and English typing. Candidate should have proficiency in Computer Applications.



Experience: Not mandatory but preference will be given to candidates who have work experience as Co-operative Intern in StCB / DCC Banks.

Age Limit: Minimum 21 years and Maximum 32 years as on 01.06.2026. Candidates should have been born not earlier than 01.06.1994.

Candidates will be paid a Stipend of Rs.25,000/- per month during the Training period. After successful completion of the training period, the Trainee Associates will be placed in the Bank's regular grade and will be paid total emoluments of about Rs.34,400/- per month.

Confirmation in Service: The training period of Trainee Associates shall be 12 months followed by probation period of 06 months. Post completion of training period the Trainee Associates shall be assessed for work performance, confidential report, attendance records, etc. On satisfactory performance the candidate i.e. he/she shall be placed on probation for 06 months and thereafter confirmed in the services of the Bank based on the overall assessment of the Trainee Associates during the training and the probation period.

3. TRAINEE TYPISTS (IN ASSOCIATE GRADE)– Posts- 04.

Educational Qualifications: Graduate in any discipline and should have Marathi as one of the subjects in Matriculation Examination.

Professional Qualifications: It is mandatory for the candidate to pass Government Commercial Certificate Exam of 30 w.p.m in Marathi typing and 40 w.p.m. in English typing. Candidate should have proficiency in the Computer Applications (Word Processing and Spread Sheet).

Preference will be given to candidates who have completed Marathi / English stenography course.

Experience: Not mandatory but preference will be given to candidates having work experience as DTP Operator.

Age Limit: Minimum 21 years and Maximum 28 years as on 01.06.2026, Candidates should have been born not earlier than 01.06.1998.

Candidates will be paid a Stipend of Rs. 25,000/- per month during the Training period. After successful completion of the training period, the Trainee Typist will be placed in the Bank's regular grade and will be paid total emoluments of about Rs.34,400/- per month. He/ She will also be entitled for typist allowance of Rs.650/- per month after confirmation in the services of the Bank.

Confirmation in Service: The training period of Trainee Typist shall be 12 months followed by probation period of 06 months. Post completion of training period the Trainee Typists shall be assessed for work performance, confidential report, attendance records, etc. On satisfactory performance, the candidate i.e. he/she shall be placed on probation for 06 months and thereafter confirmed in the services of the Bank based on the overall assessment of the Trainee Typists during the training and the probation period.

4. TRAINEE DRIVERS – Posts - 05.

Educational Qualifications: Candidate should have passed Matriculation (S.S.C.) Examination with Marathi as one of the subjects & should have valid LMV license.



Age Limit: Minimum 18 years and Maximum 30 years as on 01.06.2026. Candidate should have been born not earlier than 01.06.1996.

Candidates will be paid a Stipend of Rs. 22,000/- per month during the Training period. After successful completion of the training period, the Trainee Drivers will be placed in the Bank's regular grade and will be paid total emoluments of about Rs.27,700/- per month.

Experience: Not mandatory.

Confirmation in Service: The training period of Trainee Drivers shall be 12 months followed by probation period of 06 months. Post completion of training period, the Trainee drivers shall be assessed for work performance, confidential report, attendance records, etc. On satisfactory performance, the candidate i.e. he/she shall be placed on probation for 06 months and thereafter confirmed in the services of the Bank based on the overall assessment of the Trainee Drivers during the training and the probation period.

Candidate who has completed graduation on the day of date of application for the post of trainee driver or who will acquire graduation degree after appointment as a driver in the bank, will only be eligible for promotion after completion of 10 years of confirmed service in driver grade.

In case the applicant happens to be the child of the MSC Bank Employee then relaxation of 5 years on maximum age limit for post of Trainee Driver will be applicable.

The driver shall be entitled to receive all emoluments such as compensatory leave, allowance, etc. as per Banks prevailing policy.

**6. APPLICATION PROCEDURE -
DETAILED GUIDELINES/PROCEDURES FOR
A. APPLICATION REGISTRATION
B. PAYMENT OF FEES
C. DOCUMENT SCAN AND UPLOAD**

MUST TO KNOW POINTS FOR 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 to 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) Keep the necessary details / documents ready to make Online Payment of the requisite application fee.

vi) 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.

6-A APPLICATION REGISTRATION -

1. Candidates to go to the MSC Bank's website <https://msc.bank.in/career> 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 e-mail ID. A Provisional Registration Number and a Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and the Password. An e-mail & a SMS indicating the Provisional Registration number and the Password will also be sent.
3. In case the candidate is unable to complete the application form at 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 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 / discrepancy found may disqualify the candidature.
6. Candidate should validate their details and save their application by clicking on the "Validate your details" and "Save & Next" button.
7. Candidates can proceed to upload their Photo, Signature, Thumb Impression & Hand-written Declaration as per the specifications given in the Guidelines for Scanning and Upload of their Photograph and Signature as 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



clicking on "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.

6-B PAYMENT OF FEES –

Sr. No.	Posts	Application Fees for all categories of candidates.
1	TRAINEE JUNIOR OFFICER	Rs.1,770/- (Includes GST)
2	TRAINEE ASSOCIATE	Rs.1,180/- (Includes GST)
3	TRAINEE TYPIST	Rs.1,180/- (Includes GST)
4	TRAINEE DRIVER	Rs.1,180/- (Includes GST)

1. The Application fees are to be paid only through On-line Mode. **No other mode of payment will be accepted.**
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 also a facility to print the application form containing fee details after payment of fees.**
11. **APPLICATION FEES ARE NON REFUNDABLE SHOULD BE PAID ONLINE BETWEEN : 11.06.2026 TO 01.07.2026.** Bank Transaction charges, if any, for Online Payment of Application fees will have to be borne by the candidate.



6-C DOCUMENT SCAN AND UPLOAD –

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

i. Photograph Image: (4.5cm × 3.5cm)

- a) Photograph must be a recent passport style colour picture.
- b) Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- c) Look straight at the camera with a relaxed face
- d) 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
- e) If you have to use flash, ensure there's no "red-eye"
- f) If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- g) Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- h) Dimensions 200 x 230 pixels (preferred)
- i) Size of file should be between 20kb–50 kb
- j) 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.

Photograph Capture:

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting "Capture Photo" option, candidates' webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting "Click here to Scan" option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do's and Don'ts of Photo Capture

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don'ts:

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/ distorted face/ face covered with mask / blurred image.



- Photo not taken in dark/ improper background.

ii. 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. 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.

iii. Scanning the documents:

- a) Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- b) Set Colour to True Colour
- c) File Size as specified above
- d) 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).
- e) 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.
- f) 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.



iv. Procedure for Uploading the documents

- a) While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph & Signature.
- b) Click on the respective link "Upload Photograph / Signature/ Thumb Impression/ Hand Written Declaration"
- c) Browse and Select the location where the Scanned Photograph / Signature/ Thumb Impression/ Hand Written Declaration file has been saved.
- d) Select the file by clicking on it
- e) Click the 'Open/Upload'
- f) If the file size and format are not as prescribed, an error message will be displayed.
- g) 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.
- h) Your Online Application will not be registered unless you upload your Photograph & Signature as specified.

v. Note:

- a. In case the face in the photograph or signature is unclear / smudged or not as per specification mentioned, the candidate's application may be rejected.
- b. After uploading the Photograph / Signature/ 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 is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or Thumb Impression or Hand Written Declaration prior to submitting the form.
- c. 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, application of such candidate/s will not be accepted.
- d. After registering online candidates are advised to take a printout of their system generated online application forms.

7. Important points to note:

- 5% Reservation in the Post of Trainee Associate, Trainee Typist (In Associate Grade) & Trainee Driver (Except trainee Junior Officer) for wrestlers who have represented Maharashtra at International/ National Level competitions and have won Gold medals in various categories in wrestling on clay, Greco-roman on mat and freestyle in State Level wrestling competitions in Maharashtra or have been awarded Maharashtra Kesri/ Hind Kesri.
- Selected candidates will have to execute an undertaking on Rs.500/- stamp paper, that if you are given appointment in the services of the Bank then you will serve the Bank for a minimum period of 4 years from the date of joining the Bank. In case of default / breach of the undertaking or in the event of voluntary resigning/ termination of services for any reason whatsoever before the expiry of



the said period, you will be required to pay the Bank an amount of Rs. 10.00 Lakh (Rupees Ten Lakh) as liquidated damages upon demand. You will also have to execute surety bond for Rs. 1,00,000/- (Rupees One Lakh) each from the two income tax payees as sureties.

- All candidates working in Government Sector, Government undertakings, Public Sector Undertakings/ Financial Institutions/ Banks, Public Enterprises or other similar organizations, whether in a permanent or temporary capacity or as work-charged employees other than casual or daily rated employees, are required to inform their employer (Head of Office/ Department) in writing, about applying for this recruitment, prior to the submission of their application.
- Preliminary Offer letter will be issued to the qualified candidates. The said qualified candidates then has to undergo through Background Verification, Police Verification, Medical Examination & Documentation process.
- Final offer letter will be issued to the candidates who successfully completed all the mandatory procedure such as Background verification, Police Verification, Medical Examination And Document validation.
- Any external influence regarding your appointment / transfer shall be treated as violation of Bank rules and Bank reserves its right to cancel the appointment of such candidates.

8) Selection Procedure

A) For Post of Trainee Junior Officer

1. The selection of candidates will be on the basis of On-line Examination by IBPS and personal interviews by the Bank as per prevailing policy.
2. Pattern of the On-line written test /Examination will be as under:

Sr. No.	Contents of Test /Examination	No. of Questions	Marks	Version	Time
1	Professional Knowledge	40	80	Only	30 Minutes
2	English	40	40	English	30 Minutes
3	Banking and General Awareness	40	40		25 Minutes
4	Quantitative and Numerical Ability	40	40		35 Minutes
	Total	160	200		

3. The On-line Examination will be only in English language.
4. The online test will have negative marking for wrong answers (for a test with five options, the penalty will be $1/(5-1) = 1/4$ or 0.25. For a test with four options, the penalty will be $1/(4-1) = 1/3$ or 0.33).
5. Candidates have to score minimum 50% i.e. 100 marks as cut-off marks for being shortlisted for Personal interview for the post of Trainee Junior Officer. The Bank has the right to increase or decrease the cut-off marks criteria.
6. Candidates will be shortlisted for personal interview based on their performance in On-line Examination, validation of Education Qualifications and experience based upon the documents submitted.
7. **Merit List:** Selection list will be prepared in descending order on the basis of scores obtained in On-line Examination and Interview.



B) For Post of Trainee Associates

1. The selection of candidates will be on the basis of On-line Examination by IBPS and personal interviews by the Bank as per prevailing policy.
2. Pattern of the On-line written test /Examination will be as under:

Sr. No.	Contents of Test / Examination	No. of Questions	Marks	Version	Time
1	Reasoning Ability & Computer Aptitude	40	80	Only English	40 Minutes
2	English	40	40		25 Minutes
3	Banking and General Awareness	40	40		20 Minutes
4	Quantitative and Numerical Ability.	40	40		35 Minutes
	Total	160	200		120 Minutes

3. The On-line Examination will be only in English language.
4. The online test will have negative marking for wrong answers.
(for a test with five options, the penalty will be $1/(5-1)=\frac{1}{4}$ or 0.25. For a test with four options, the penalty will be $1/(4-1)=\frac{1}{3}$ or 0.33).
5. Candidates have to score minimum 50% i.e. 100 marks as cut-off marks for being shortlisted for Personal interview for the post of Trainee Associate. The Bank has the right to increase or decrease the cut-off marks criteria.
6. Candidates will be shortlisted for personal interview based on their performance in On-line Examination, validation of Education Qualifications and experience based upon the documents submitted.
7. **Merit List:** Selection list will be prepared in descending order on the basis of scores obtained in On-line Examination and Interview.

C) TRAINEE TYPIST (IN ASSOCIATE GRADE) –

Online examination i.e. Phase I shall be conducted by IBPS. The pattern of the Phase I examination will be as under:

PHASE-I:

Sr. No.	Contents of Test /Examination	No. of Questions	Max. Marks	Version	Time
1	Marathi Language and Comprehension	40	80	Only Marathi	25 Minutes
2	Reasoning Ability	40	40	Only English	40 Minutes
3	General Awareness (includes Computer Awareness)	40	40		20 Minutes
4	Quantitative and Numerical ability.	40	40		35 Minutes
	Total	160	200		120 Minutes

The online test will have negative marking for wrong answers.

(for a test with five options, the penalty will be $1/(5-1)=\frac{1}{4}$ or 0.25. For a test with four options, the penalty will be $1/(4-1)=\frac{1}{3}$ or 0.33).



Candidates obtained 100 marks as qualifying marks in PHASE-I will be considered for PHASE-II i.e. Skill Test. The Bank has the right to increase or decrease the cut-off marks criteria.

PHASE-II :

Skill Test –The candidates who will obtain qualifying marks in the Phase-I Examination will be required to appear in the Skill Test for typing as per Banks prevailing policy.

Merit List: The final merit for the Trainee Typists will be decided on the basis of qualifying the Skill Test.

D) For Post of Trainee Driver :

1. The selection of the candidates will be on the basis of on-line written test / Examination to be conducted by IBPS and Interviews / Driving Test to be conducted by the Bank as per prevailing policy.
2. Pattern of the on-line test/examination will be as under:

Sr. No.	Name of Tests (Objective)	No. of Questions	Maximum Marks	Time	Version
1	Reasoning	35	35	25 minutes	Bilingual i.e. English and Marathi except test of General English
2	General English	30	30	25 minutes	
3	General Awareness	20	20	15 minutes	
4	Numerical ability.	35	35	25 minutes	
	Total	120	120	90 minutes	

3. The On-line (written) Test / Examination will be in Marathi as well as English language except test of General English.
4. The online test will have negative marking for wrong answers.
(for a test with five options, the penalty will be $1/(5-1) = 1/4$ or 0.25. For a test with four options, the penalty will be $1/(4-1) = 1/3$ or 0.33).
5. Candidates have to score minimum 50% i.e. 60 marks as qualifying marks for being shortlisted for Personal Interviews / Driving Test. The Bank has the right to increase or decrease the minimum qualifying marks criteria.
6. Candidates will be shortlisted for Personal Interviews / Driving Test based on their qualifying the On-line Written Test / Examination and validation of Education Qualifications based upon the documents submitted. The interviews / Driving Test will be conducted as per the Banks prevailing policy.
7. **Merit List:** Selection list will be prepared in descending order on the basis of scores obtained in On-line written test / Examination and Personal Interviews / Driving Test.

9. Examination Centre

1. The On-line written test / Examination will be held at **Mumbai/ Navi Mumbai/ Thane/ MMR Region, Pune, Nagpur, Nashik, Chhatrapati Sambhajnagar, Nanded and Kolhapur Centres.** MSC Bank reserves the right to allot any other Centre 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 / Examination shall be entertained.
4. Candidate will appear for the Test / Examination at an Examination Centre at his/ her own risks and expenses and MSC Bank will not be responsible for any injury or losses etc. of any nature whatsoever.
5. MSC Bank reserves the right to modify or cancel the On-line written Test / examination or the centre of examination.
6. Personal interview/Skill test will be held at Mumbai.

10. General instructions

1. The process of registration of application will be treated as completed only when the Application fees are deposited with MSC Bank through On-line mode.
2. The candidates are requested ensure before applying that they fulfil the eligibility criteria (viz. age, qualification and experience for the post as on 01.06.2026).
3. 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/Skill test, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence for the personal enquires will be entertained by the Bank in this behalf.
4. Candidates to be final selected for training facility should require to undergo medical examination/tests by a medical practitioner appointed by the bank before the commencement of the training facility. The training facility provided by the bank will be subject to the candidate being medically fit & ability of the candidate to undertake the training facility for a continuous period of 12 months without any break.
5. In case, it is understood or detected at any stage of recruitment, that a candidate does not fulfil 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 such discrepancies or shortcoming(s) is / are detected at any time, even after joining the Bank, his / her services are liable to be terminated.
6. 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 document verification failing which their candidature will not be considered.
7. Any amendment / change in the clauses related to the advertisement for recruitment / selection of Trainee Officers In Junior Officer Grade, Trainee Associates, Trainee Typist (In Associate Grade) & Trainee Drivers (In The Driver Grade) shall be updated on the bank's website.
8. Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Hon'ble Courts situated at Mumbai.
9. Appointment and continuation in service of selected candidates is subject to his / her being declared medically fit as per the requirement of the Bank.
10. Canvassing in any form will be a disqualification.



11. 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.
12. MSC 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.
13. The Bank reserves the rights to filled the vacancies as per requirement and availability of post it may be less or more.

Others

1. Without a original call letter and stipulated documents, candidates will not be allowed to appear the On-line written test / Examination.
2. Candidates are advised to keep the required documents ready at hand as prescribed in the advertisement.

Note. Application once submitted will not be allowed to be withdrawn or modified and fees once paid will **NOT** be refunded.

Decision of the Bank in respect of all matters pertaining to this Recruitment shall be final and binding on all candidates.

Queries raised, shall be addressed by mail to hrdm@msc.bank.in

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 On-line application. At the time of test / examination, interview or in a subsequent selection procedure or after joining the services of the Bank, 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.
 - c) For termination of service, if he/ she has already joined the Bank.



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 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.
2. Decision of MSC Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries in respect of the Recruitment process shall be entertained by the MSC 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 Centre or for any candidate.
4. MSC Bank would be analysing 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 MSC Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, MSC 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 MSC 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 affect.
6. Corrigendum, if any, will be published on the Banks website <https://msc.bank.in/career>

Place : Mumbai.
Date : 11.06.2026

Sd/-
(D. N. Dighe)
MANAGING DIRECTOR

