

The Himachal Pradesh State Co-operative Bank Ltd. Head Office - The Mall Shimla (H.P.) -171001

(Bank of the State - For the State)





Detailed Instructions for Recruitment of Junior Clerks in the Bank

The HP State Cooperative Bank Ltd., which is a leading Cooperative Bank in the country and the Apex Cooperative Bank in Himachal Pradesh, invites **ONLINE** applications from eligible candidates for the recruitment to 232 posts of **JUNIOR CLERKS** {158 posts under direct recruitment quota + 74 posts under Society (PACS/OCS) quota} in the Bank on **REGULAR BASIS** through **IBPS**, Mumbai. The last date for applying for these posts is 31.03.2024. Applications can be filled ONLINE in Recruitment Link on this website between **06.03.2024 to 31.03.2024** alongwith payment of requisite fee. Candidates are advised to visit the Bank's website from time to time for updates in their own interest. Applications received by any other mode or after the due date will not be accepted.

Online applications are invited from the eligible candidates for 232 posts of Jr. Clerks (158 posts under direct recruitment quota + 74 posts under PACS/OCS quota) as per the following schedule of activities:-

Activity	Date	
Opening date of submission of online application.	06.03.2024	
Last date of submission of online application.	31.03.2024	
	CATEGORY	FEE (non- refundable)
	GENERAL/ OBC of H.P.	Rs.1000/-
Amount of Application Fee.	EWS of H.P. (Economically weaker sections)	Rs.800/-
	SC/ST/ IRDP/ BPL/ANTODAYA (ALL CATEGORIES BELONGING TO H.P.)	Rs.800/-
	FEMALE CANDIDATES OF ALL CATEGORIES	Rs.800/-
Date of downloading of Call Letters.	Around 7 days before examination	n date
Date of online Examination.	Proposed after 5-6 weeks from the last date of submission of online application (Registration process). Exact date will be decided by the Bank keeping in view the prevailing situations. The candidates will be informed accordingly on Bank's website so that they can download their call letters.	
Date of declaration of result for Online Examination.	Around 15 days after the conduct	of the examination.

The category-wise roster break up for all the vacancies of Jr. Clerks to be filled under various quotas is as under:

I. The category-wise roster break up for the vacancies to be filled under Direct Recruitment quota is as under:

Sr. No.	Name of Post	Category	No. of vacancies
		GEN/UR	54
		EWS of HP	11
		SC of HP	23
		ST of HP	06
		OBC of HP	23
		GEN (EX-SM) of HP	12
		SC (EX-SM) of HP	05
		ST (EX-SM) of HP	02
		OBC (EX-SM) of HP	04
_	Junior Clerk	SC (IRDP) of HP	02
I.	(Direct Recruitment)	ST (IRDP) of HP	01
	Recruitment	OBC (IRDP) of HP	04
		GEN (WFF) of HP	02
		SC (WFF) of HP	02
		Persons with Benchmark Disabilities (PwBDs) of HP	O1 post for 1). Blindness & low vision;- O2 posts each for (including backlog) 2). Deaf and hard of hearing; 3) Locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy. And; O2 posts (including backlog) for two type of disabilities viz. (d) type disability i.e. Autism, intellectual disability, specific learning disability and mental illness; And; (e) type disability i.e. Multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disabilities as mentioned under point No. 2 in the
	SUB-TOTAL		Government notification dated 22.06.2020 with regard to reservation for the Persons with benchmark Disabilities. 158*

II. The category-wise roster break up for the vacancies to be filled under PACS Quota i.e. quota reserved for Trained Secretaries of PACS is as under:

Sr. No.	Name of Post	Category	No. of vacancies
		GEN/UR	19
		EWS of HP	04
		SC of HP	10
		ST of HP	02
		OBC of HP	10
III.	Junior Clerk	GEN (EX-SM) of HP	04
		SC (EX-SM) of HP	01
	(PACS Quota i.e.	ST (EX-SM) of HP	01
	quota reserved	OBC (EX-SM) of HP	01
	for Trained	SC-IRDP of HP	02
	Secretaries of	OBC-IRDP of HP	02
	PACS)	GEN (WFF) of HP	01
			02
		Persons with Benchmark	01 post each for
		Disabilities (PwBDs) of HP	1). Blindness & low vision;-2). Deaf and hard of hearing;
	Sub-total		59*

III. The category-wise roster break up for the vacancies to be filled under OCS Quota i.e. quota reserved for Employees of Other Societies and employees of PACS who are not covered under the definition of "Trained Secretaries".

Sr. No.	Name of Post	Category	No. of vacancies
		GEN/UR	06
	Junior Clerk	EWS of HP	02
		SC of HP	02
	(OCS Quota i.e.	ST of HP	01
III.	quota reserved	OBC of HP	02
111.	for Employees of Other Societies	GEN (EX-SM) of HP	01
	and employees of PACS who are not covered under the definition of "Trained Secretaries").	SC (EX-SM) of HP	01
	SUB- TOTAL		15*
G	GRAND TOTAL	(I+II+III)	232*

^{*} Including backlog in the respective vacancies.

Note: Number of Posts to be filled up may vary depending on actual requirement at the time of final selection and may accordingly increase or decrease.

Short name:

UR- Unreserved, Gen.-General, SC-Scheduled Caste, ST-Scheduled Tribe, OBC- Other Backward Class, EWS-Economically Weaker Section, EX-SM - Ex-Servicemen, PwBDs- Persons with benchmark disabilities, PH- Physically Handicapped, WFF-Ward of Freedom Fighter, IRDP-Integrated rural development programme, PACS- Primary Agricultural Cooperative Societies of H.P., OCS- Other Cooperative Societies of Himachal Pradesh.

- Only Bonafide Himachali will be eligible for the posts reserved under Society (PACS/OCS) quota.
- Candidates belonging to all reserved categories should be bonafide Himachalis only.
- The reserved category candidates belonging to other states will be treated as GENERAL CATEGORY CANDIDATES and the benefit of reservation and fee concession will not be admissible to such candidates.
- The fee once remitted is non-refundable in any case.
- The selection shall be through an online examination followed by verification/scrutiny of documents as per laid down criteria.
- All the posts will be filled on <u>regular basis</u> in the pay scale with minimum pay of Rs. 19900/- (level-2) with total approximate emoluments of Rs. 26600 + admissible allowances Per Month.
- Eligibility criteria and other relevant details are given below and desirous candidates may go through the same to ascertain their eligibility before applying for the post. Please note that fee once remitted is non-refundable in any case.

Note-1:- In case of posts of Jr. Clerks under Society (PACS/OCS) quota, Experience certificate in support of experience should be issued by the concerned Inspector of society and countersigned by the Assistant Registrar, Cooperative Societies of H.P. with authentic certification based on record of concerned society and only such experience certificates shall be valid. Such experience certificate should invariably be supported with the following documentary proof:

- (i) Copy of resolution of the managing committee of concerned society to the effect of his/her initial appointment.
- (ii) Copy of the relevant pages of Statutory audit report/ note for at least 5 years containing reference of payment of wages/salary from the account of the society along with list of employees attached with the report/note

In case, experience quoted in application form while applying online for the post turns out to be false later on during verification/scrutiny of original certificate and record, the candidature shall be treated cancelled/rejected summarily irrespective of his/her qualifying the online examination. Therefore, while applying for the posts reserved under society quota, the candidate should invariably ensure that he/she possesses a valid prescribed experience.

Note-2:- Explanation with regard to PACS and other societies: (as clarified under RCS, HP Letter No.5-233/99-Coop.(C&M) dated 19.06.2001)

1) Primary Agricultural credit societies (PACS) include:

- i) Cooperative Multipurpose Societies Itd.
- ii) Gram Service Cooperative Societies Ltd,

2) Other Cooperative Societies (OCS) include:

- i) Fruit Growers and Marketing Society Ltd.
- ii) Marketing and consumer cooperative societies Ltd.
- iii) Coop. Consumer Store.
- iv) Thrift & Credit Society Ltd.
- v) All other Cooperative Societies registered under HP Cooperative Societies Act, 1968.

3) Clarification for Trained secretaries of PACS:

- i) Those who have completed 5 years continuous service in PACS from the date of his/her joining in the Cooperative Society (as clarified vide RCS, HP letter No.5-510/98-Coop. (C&M) loose dated 25.06.2014.
- ii) Trained Secretaries also include Assistant Secretaries/Managers/Assistant Managers of PACS having 5 years continuous service (as clarified under RCS, HP Letter No. 5233199-Coop.(C&M) dated 19.06.2001)
- Candidates belonging to all reserved categories and candidates applying under PACS/OCS quota reserved for the employees of societies in Himachal Pradesh should be bonafide Himachalis only.
- > An Ex Serviceman will be as defined by the Department of Personnel, Govt. of HP and should belong to H.P.
- > The wards of Ex-Servicemen are not eligible for the posts advertised for Ex Servicemen.
- ➤ The certificate of IRDP/B.P.L./Antodaya issued by a competent authority will not be valid if it is more than 6 months old and that of OBC should not be more than one year old. Further, they should be issued on the latest prescribed format.
- ➤ SC/ST/OBC/EWS/PwBDs/Ex-SM and other reserved category candidates are eligible to apply against unreserved category/general category posts but they will not be eligible to get benefits of age relaxation, 5 % concession in requisite qualification and fee concession.
- Candidates belonging to OBC Category will have to submit a certificate from competent authority that he/she is not from Creamy Layer Category. Date of issue of such certificate should not be of more than one year old from the date of applying.

Please note that in case the number of candidates applying for any category of posts is large, the examination will be held in two phase system of examination i.e. Preliminary and Main Examination. In case the candidates applying for any category of posts is not upto the expected number of candidates, only single main examination will be held. Bank's decision in this regard shall be final.

A. Post-wise essential Qualification:-

	Name of Posts	Essential Qualifications*	
Sr. No.			
I.	Jr. Clerk* (Under Direct Recruitment Quota)	(i) Educational Qualifications for Junior Clerks (Direct Recruits): 10+2 with 50% marks or Graduate or above of a recognised University. Provided that the candidate should have passed Matriculation and 10+2 from any School/Institution situated within Himachal	
		Pradesh. This condition shall, however, not apply to Bonafide Himachalis.	
II.	Jr. Clerk* (Under PACS Quota i.e. quota reserved for Trained	(i) 10+2 with 50% marks or Graduate or above of a recognized University.	
	Secretaries of PACS)	Provided that the candidate should have passed Matriculation and 10+2 from any School/Institution situated within Himachall Pradesh. This condition shall, however, not apply to Bonafide Himachalis.	
		(ii) A minimum of continuous 5 years service as Secretary as defined in Rule 2(vii) of the H.P. Cooperative Societies Rules, 1971 of Primary Agriculture Credit Society. For a candidate possessing Graduate Degree, required experience shall be three years instead of five years.	
		(iii) Should be below 45 years of age as on 01.01.2024.	
		(iv) All employees of PACS who are covered under the definition of "trained Secretaries" are eligible for the posts.	
		(v) Candidate should not be directly or indirectly a defaulter of his/her society.	
		Note:- In case of posts of Jr. Clerks under PACS Quota i.e. quota reserved for Trained Secretaries of PACS; Experience certificate in support of experience should be issued by the concerned Inspector of society and countersigned by the Assistant Registrar, Cooperative Societies of H.P. with authentic certification based on record of concerned society and only such experience certificates shall be valid. Such experience certificate should invariably be supported with the following documentary proof:	
		 (i) Copy of resolution of the managing committee of concerned society to the effect of his/her initial appointment. (ii) Copy of the relevant pages of Statutory audit report/ note for at least 5 years containing reference of payment of wages/salary from the account of the society along with list of employees attached with the report/note. 	

In case, experience quoted in application form while applying online for the post turns out to be false later on during verification/scrutiny of original certificate and record, the candidature shall be treated cancelled/rejected summarily irrespective of his/her qualifying the online examination. Therefore, while applying for the posts reserved under society quota, the candidate should invariably ensure that he/she possesses a valid prescribed experience.

III. Junior Clerk* (Under OCS Quota i.e. quota reserved for employees of Other Cooperative Societies and employees of PACS who are not covered

under the definition of

"Trained Secretaries")

(i) 10+2 with 50% marks or Graduate or above of a recognised University.

Provided that the candidate should have passed Matriculation and 10+2 from any School/Institution situated within Himachal Pradesh. This condition shall, however, not apply to Bonafide Himachalis.

- (ii) A minimum of continuous 7 years service in a cooperative society. For a candidate possessing Graduate Degree, required experience shall be five years instead of seven years.
- (iii) Should be below 45 years of age as on 01.01.2024.
- (iv) All employees of other cooperative societies and employees of PACS who are not covered under the definition of "trained Secretaries" are eligible for the posts.
- (v) Candidate should not be directly or indirectly a defaulter of his/her society.

Note:- In case of posts of Jr. Clerks under OCS Quota i.e. quota reserved for employees of Other Cooperative Societies and employees of PACS who are not covered under the definition of "Trained Secretaries"; Experience certificate in support of experience should be issued by the concerned Inspector of society and countersigned by the Assistant Registrar, Cooperative Societies of H.P. with authentic certification based on record of concerned society and only such experience certificates shall be valid. Such experience certificate should invariably be supported with the following documentary proof:

- (i) Copy of resolution of the managing committee of concerned society to the effect of his/her initial appointment.
- (ii) Copy of the relevant pages of Statutory audit report/ note for at least 5 years containing reference of payment of wages/salary from the account of the society along with list of employees attached with the report/note

In case, experience quoted in application form while applying online for the post turns out to be false later on during

verification/scrutiny of original certificate and record, the
candidature shall be treated cancelled/rejected summarily
irrespective of his/her qualifying the online examination.
Therefore, while applying for the posts reserved under society
quota, the candidate should invariably ensure that he/she
possesses a valid prescribed experience.

*There will be Concession/grace of 5% marks for Candidates belonging to SC/ST/IRDP/Antodaya category. Please note that this concession shall be applicable only if post is earmarked for said particular categories.

B. Important points to be noted:-

- (1) Candidates should ensure that the educational qualification possessed by them shall be as per the prescribed educational qualifications mentioned in the advertisement and they fulfill the above eligibility criteria.
- (2) All the educational qualifications mentioned should be from a University/ Institution/ Board recognized by Govt. Of India/ approved by Govt. Regulatory Bodies and the final result should have been declared prior to applying for the post.

Proper document from Board / University for having declared the result on or before applying for the posts has to be submitted at the time of verification of documents at later stage. The date of passing the eligibility examination will be the date appearing on the marks-sheet or provisional certificate issued by University / Institute. In case the result of a particular examination is posted on the website of the University / Institute and web based certificate is issued then proper document/certificate in original issued and signed by the appropriate authority of the University / Institute indicating the date of passing properly mentioned thereon will be reckoned for verification and further process.

- **(3)** Candidate should indicate the percentage obtained in 10+2 calculated to the nearest two decimals in the online application, wherever applicable. Where CGPA/OGPA is awarded, the same should be converted into percentage and indicated in online application. If called for verification/scrutiny of documents, the candidate will have to produce a certificate issued by the appropriate authority inter alia stating the norms of the Board/University regarding conversion of grade into percentage and the percentage of marks scored by the candidate in terms of norms during document verification.
- **(4) 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 semester(s)/year(s) by aggregate maximum marks (in all the subjects irrespective of honours / optional / additional optional subject, if any) multiplied by 100. This will be applicable for those Universities also where Class / Grade is decided on basis of Honours marks only. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 55%.
- **(5) The candidates may ensure that they** should have passed Matriculation and 10+2 from any School/Institution situated within Himachal Pradesh. In case they have passed Matriculation and 10+2 from any School/Institution situated outside the Himachal Pradesh, they must possess certificate of being bonafide Himachali while applying for the ibid posts.

C. The pattern of the Examinations which will be conducted online shall be as follows:

The online examination for the above posts will be conducted in two phase pattern of examination i.e. Phase-I (Online Preliminary examination) and Phase-II (Online Main Examination) through IBPS, Mumbai.

The structure of the Examinations which will be conducted online shall be as follows:

(1) Phase-I (Preliminary Examination):-

For all the posts i.e. Jr. Clerk (Direct Recruitment) & Jr. Clerk (PACS/OCS quota):-

Sr. No.	Particulars	No. of Questions	Marks	Duration	Version
1.	English Language	30	30	20 min.	Bilingual i.e. English and Hindi
2.	Numerical Ability	35	35	20 min.	both except English Language
3.	Reasoning Ability	35	35	20 min.	Questions
	Total	100	100	60 min.	-

NOTE – Candidates up to 10 times of vacant posts in the Jr. Clerk category will qualify to appear for the Main Examination Phase.

(2) Phase-II (Main Examination):-

For the post of Jr. Clerk (Direct Recruitment):-

Sr. No.	Particulars	No. of Questions	Marks	Duration	
1.	Reasoning	50	25	30 minutes	
2.	Numerical Ability	50	25	30 minutes	
3.	English	50	25	30 minutes	
4.	General Awareness*	50	25	30 minutes	
	Total	200	100	120 minutes	
* Ger	* General Awareness will also include questions about Himachal Pradesh				

For the post of Jr. Clerk under society quota (under PACS/OCS quota):-

Sr. No.	Particulars	No. of Questions	Marks	Duration
1.	Reasoning	50	25	30 minutes
2.	Numerical Ability	50	25	30 minutes
3.	English	50	25	30 minutes
4.	General Awareness*	50	25	30 minutes
	Total	200	100	120 minutes

*Out of 50 questions of General Awareness, 25 questions will be from Banking including Cooperative Banking and 25 questions will include question on general awareness and question about H.P. General Knowledge.

NOTE - **1:** Candidates up to 1.75 times of vacant posts will qualify to appear for the process of verification/scrutiny of documents.

(3). Syllabus:-

The level of examination and syllabus for examination shall be in accordance with the minimum level of educational qualification criteria provided for the post. The minimum level of educational qualification for the post of Jr. Clerk is 10+2 with 50 % marks.

(4). Total marks for Phase-I (Preliminary Examination):-

The Phase-I (Preliminary Examination) will be of 100 marks which shall be qualifying in nature. The merit obtained by candidate in Phase-I (Preliminary Examination) will not be considered while preparing final merit list.

(5). Total marks for Phase-II (Main Examination):-

As per the provisions of Bank's Service Rules, the Phase-II (Main Examination) shall be of 100 marks. There will be no personal interview & document evaluation and Selection for appointment to said posts of Junior Clerks will be made on the basis of merit of main examination of 100 marks.

(6). Merit of written examination/test:-

The overall minimum qualifying marks in the online examination shall be 45% of total marks prescribed for written test, meaning thereby that merit of written exam/test shall not slide down below 45% marks in any case.

(7). Duration of written Test:-

The duration for phase-I (Preliminary examination) shall be 1 hour and for Phase-II (Main examination) the duration shall be of 2 hours as mentioned above.

D. IMPORTANT POINTS TO BE NOTED:-

- (i) For every wrong answer, $1/4^{th}$ of mark assigned to that question shall be deducted. In the online examination the question paper shall be of objective type multiple choice providing 5 alternates as answers. The question paper shall be both in English and Hindi.
- (ii) The ibid recruitment process will consist of two stages i.e. online examination (Phase-I & Phase-II examination) and verification/scrutiny of documents. The candidates declared successful in Phase-II (Main Examination) will be called for verification/scrutiny of relevant documents by the Bank at later stage. Final selection will be made on the basis of marks of Phase-II (Main Examination) after verification/scrutiny of documents as mentioned by the candidates in his/her application and required as per the eligibility criteria for said posts

contained under Bank's Service Rules. The candidates declared successful in the online Phase-II (Main Examination) shall have to appear for verification/scrutiny of documents failing which the candidature of candidates will be deemed to have been cancelled/ terminated without any further notice.

- (iii) Final merit of the candidates applying will be decided on the basis of total marks obtained in online main examination as per the laid down criteria. Waiting list of the candidates will be prepared up to minimum one and up to 75 percent of the total vacant posts. Validity of such merit list will be one year from the date of approval of the same from RCS, H.P.
- (iv) Preference shall be given to the candidates possessing knowledge of Customs, traditions, languages and culture of the State and the test shall also include questions on the subject.
- (v) Only those candidates who secure at least 45% marks in the Phase-II (Main Examination) will be shortlisted for the process of document verification/scrutiny of documents.

E. Pay and emoluments for the post of Jr. Clerk:

- All the posts will be filled on <u>regular basis</u> in the pay scale with minimum pay of Rs. 19900/- (level-2) with **total approximate emoluments of** Rs. 26600 + admissible allowances Per Month.
- Name of post: Jr. Clerk, Pay Scale: Minimum Pay of Rs. 19900/- (level-2), Approx. Total Emoluments: Rs. 26600 + admissible allowances Per Month.

F. Age Criteria (As on 01.01.2024)

- Candidate should be above 18 years and below 45 years of age.
- The candidates born between 01.01.2006 and 02.01.1979 (both days inclusive) are eligible. In the case of SC/ ST candidates upper age limit is relaxable upto 5 years and in case of Ex-Servicemen and other reserve categories, there will be usual relaxation in the upper age limit for recruitment on the pattern of State Government. Relaxation in upper age limit (As per the relevant provisions of Bank's Service Rules) shall be as under:-

Sr. No.	Category /Sub-category	Remarks / Age relaxation
1.	SC	5 Years
2.	ST	5 Years
3.	Ex-Serviceman	For reserved vacancies under Ex-SM quota; an ex- serviceman shall be eligible if his age at the time of joining military service or training prior to the commission, as the case may be, does not exceed the upper age limit prescribed for ibid posts, however, present age of candidate must be less than 58 years. For un-reserved vacancies; if actual age of candidate

		less his approved military services does not exceed the prescribed maximum age for the post in question by more than 3 years. (Maximum age relaxation 12 years)
4.	Physically Handicapped	5 years
5.	OBC	5 Years
6.	Ward of Freedom Fighter (WFF)	5 Years
7.	Candidate already in Government Service	5 Years only to employees of H.P. Government

However, age relaxation shall be applicable to only Bonafide Himachali candidates.

NOTE:

- i. Candidates, who are seeking age relaxation will be required to submit necessary certificate(s) in original/copies at the time of verification/scrutiny of documents and at any subsequent stage of the recruitment process. Please note that this age-relaxation shall be applicable only if post is earmarked for said particular categories.
- ii. Degree of disability of Physically Handicapped candidates should not be less than 40% to avail benefits of reservation under this category.
- iii. Selected Physically handicapped candidates will have to submit a Medical Certificate from competent authority that he/she is physically fit and competent to perform his/her duty for the selected post.
- iv. Reservation benefits will be given to only bonafide Himachali. Eligible candidates seeking reservation and age relaxation benefits will have to produce a bonafide Himachali and Scheduled Caste/Schedules Tribe/OBC/PwBDs/WFF certificate issued by the competent authority.

G. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURE FOR

- 1. APPLICATION REGISTRATION
- 2. PAYMENT OF FEES
- 3. DOCUMENT SCAN AND UPLOAD

Candidates can apply online only from 06.03.2024 to 31.03.2024 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should-

- (i) scan their:
- photograph $(4.5cm \times 3.5cm)$
- signature (with black ink)

- left thumb impression (on white paper with black or blue ink)
- a hand written declaration (on a white paper with black ink) (text given below) ensuring that the all these scanned documents adhere to the required specifications as given in Annexure III 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) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write, they may get the text of declaration typed and put their left hand thumb impression below the typed declaration and upload the document as per specifications.)
- (vi) Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges
- (vii) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying online and must maintain that email account and mobile number.

APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE) PAYMENT OF FEE ONLINE: - 06.03.2024 to 31.03.2024

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

(i) Application Registration:

- 1. Candidates to go to the Bank's website <u>www.hpscb.com</u> 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. Visually Impaired candidates

- should fill the application form carefully and verify/ get the details verified to ensure that the same are correct prior to final submission.
- 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.
- 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 <u>point "C".</u>
- 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 FINAL SUBMIT.
- 10. 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.
- 11. Click on 'Payment' Tab and proceed for payment.
- 12. Click on 'Submit' button.
- 13. Candidate shall not be allowed to appear in the online examination without Admission card/ Call letter and other required documents for identity verification.
- 14. The name of the candidate or his/her father/husband and the Date of Birth shall be indicated in the application form as it appears in the 10^{th/} 12th class mark sheet / certificate as well as on the valid Identity Card. Any change/alteration found may disqualify the candidature.

(ii) PAYMENT OF FEES:

ONLINE MODE

- 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.
- 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.

(iii) Guidelines for 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 the hand written declaration as per the specifications given below.

Photograph Image: $(4.5 \text{ cm} \times 3.5 \text{ cm})$

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

Signature:

- The applicant has to sign on white paper with Black Ink pen.
- Dimensions 140 x 60 pixels (Preferred).
- Size of file should be between 10 kb-20 kb.
- Ensure that the size of the scanned image is not more than 20 kb.

Left thumb impression:

The applicant has to put his left thumb impression on a white paper with black or blue ink.

- <u>File type:</u> jpg / jpeg
- <u>Dimensions:</u> 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
- Ensure that the size of the scanned image is not more than 50 kb.

Hand-written declaration:

- Hand written declaration content is to be as expected.
- The applicant has to write the declaration in English clearly on a white paper with black or blue ink.
- <u>File type:</u> jpg / jpeg
- <u>Dimensions:</u> 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
- <u>File Size:</u> 50 KB 100 KB

Please note that:

- > 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/thumb impression on the attendance sheet or call letter, signed at the time of the examination, does not match the signature/thumb impression uploaded, the applicant will be disqualified.
- > Signature/Hand written declaration in CAPITAL LETTERS shall NOT be accepted.
- Signature uploaded in a very small size then the dimensions mentioned above will NOT be accepted. Before final submission please ensure that in the preview of the image of signature uploaded, the flow of signature is clearly visible without zooming the image.
- > The left thumb impression should be properly scanned and not smudged.

Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour.
- File size as specified above.
- Crop the image in the scanner to the edge of the photograph/signature/left thumb impression / hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpgg
- Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.

- Candidates using MS Windows/MSOffice can easily obtain documents in .jpeg format by using MS Paint or MSOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.
- 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/her photograph, signature, left thumb impression and hand written declaration.

Procedure for Uploading the documents:-

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph / Signature/left thumb impression and hand written declaration.
- Click on the respective link "Upload Photograph, Signature, left thumb impression and hand written declaration "
- Browse and Select the location where the Scanned Photograph / Signature/left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it.
- Click the 'Open/Upload' button.
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

Your Online Application will not be registered unless you upload your Photograph / Signature/Left thumb impression and hand written declaration as specified.

Important points to be noted:

- (1) In case the Photograph or Signature or left thumb impression or hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the Photograph / Signature/left thumb impression and hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the Photograph or Signature or left thumb impression or hand written declaration declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her Photograph or Signature or left thumb impression or hand written declaration declaration, prior to submitting the form.
- (3) Candidate should also ensure that photo is uploaded at the place of photo and signature at the place of signature. If photo in place of photo and signature in place of signature is not uploaded properly, candidate will not be allowed to appear for the exam.

- (4) Candidate must ensure that Photo to be uploaded is of required size and the face should be clearly visible.
- (5) If the photo is not uploaded at the place of Photo, Admission for Examination will be rejected/denied. Candidate him/herself will be responsible for the same.
- (6) Candidates should ensure that the signature uploaded is clearly visible
- (7) After registering online candidates are advised to take a printout of their system generated online application forms.
- (8) The applicant shall upload his/her latest photograph in the space provided in the application form. In case, photograph uploaded on the application is found different /varying to that of pasted on the Identity Card for appearing in the Preliminary examination / Main examination at later stage, the candidature of such candidates shall stand cancelled. Therefore, candidates are advised in their own interest to keep the same photographs and appearance till completion of entire recruitment process.

H. DOWNLOAD OF CALL LETTER

Candidates will have to visit Bank's website www.hpscb.com for downloading call letters for online test. Intimation for downloading call letter will also be sent through email. 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 below and also specified in the call letter, and photocopy of the same Photo Identity Proof as brought in original.

Candidates reporting Late i.e. after the reporting time specified on the Call Letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter will be prior to the Start time of the test. Candidates may be required to be at the venue for longer than exam duration including the time required for completion of various formalities such as verification and collection of various requisite documents, for giving logging in and logging off instructions for the exam etc.

I. GUIDELINES FOR PERSONS WITH DISABILITY USING A SCRIBE:-

(i) The visually impaired candidates whose writing speed adversely affected permanently for any reason can use their own scribe at their cost during the online

examination, subject to limits specified below. In all such cases where a scribe is used, the following rules will apply:-

- The candidates will have to arrange his/her own scribe at his/her own cost.
- The scribe arranged by the candidates should not be a candidate for the same examination if
 violation of the above is detected at any stage of the process, candidature of both the
 candidates and the scribe will be cancelled. Candidates eligible for and who wish to use the
 services of a scribe in the examination should invariably carefully indicate the same in the
 online application form. Any subsequent request may not be favorably entertained.
- A person acting as a scribe for one candidate cannot be scribed for another candidate.
- Scribe should not answer on his/her own. Any such behavior observed will result in cancellation of candidature.
- During the exam, at any stage, if it is found that scribe is independently answering the
 questions, the exam session will be terminated and candidate's candidature will be cancelled.
 The candidature of such candidates using the services of a scribe will also be cancelled if it is
 reported after the examination by the test administrator personnel that the scribe
 independently answered the questions.
- The scribe may be from any academic stream.
- Both the candidates as well as scribe will have to give a suitable undertaking confirming that
 the scribe fulfils all the stipulated eligibility criteria for a scribe mentioned above. Further in
 case it later transpires that he/she did not fulfil any laid down eligibility criteria or suppressed
 material facts, the candidature of the applicant will stand cancelled, irrespective of the result
 of online examination.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Only candidates registered for compensatory time will be allowed such concessions, since
 compensatory time given to candidates shall be system based, it shall not be possible for the
 test conducting agency to allow such time if he/she is not registered for the same. Candidates
 not registered for compensatory time shall not be allowed such concession.

(ii) Guidelines for candidates with locomotors disability and cerebral palsy:

A compensatory time of 20 minutes per hour or otherwise advised shall be permitted for the candidates with loco motor disability and cerebral palsy where dominant (writing) extremity is affected to the extent of slowing the performance of function (minimum of 40% impairment).

(iii) Guidelines for visually impaired candidates:

• Visually impaired candidates (who suffer from not less than 40% of disability) may opt to view the contents of the test in magnified font and all such candidates will be eligible for compensatory time of 20 minutes for every hour or otherwise advise of examination.

• These guidelines are subject to change in terms of Govt. of HP guidelines/clarifications if any from time to time.

J. EWS (Economically Weaker Section)

- (i) As notified by the State Government of H.P. vide notification No. PER(AP)-C-B(12)-1/2019 dated 11.006.2019 issued by the Department of Personnel (AP-III), H.P., the persons belonging to Economically Weaker Sections (EWSs) who are not covered under the scheme of reservation for SCs, STs and OBCs will be eligible to get 10% reservation in direct recruitment in the services of the State Government and Public Sector Undertakings etc.
- (ii) Persons who are not covered under the scheme of reservation for SCs, STs and OBCs and whose family has gross annual income below Rs. 4.00 lakh (Rupees four lakh only) are to be identified as EWSs for benefit of reservation. Income shall also include income from all sources i.e. salary, agriculture, business, profession, etc. for 'the financial year prior to the year of application.
- (iii) The benefit of reservation under EWSs category (Other than SCs/STs/OBCs) can be availed upon production of an Income and Asset Certificate issued by a Competent Authority as prescribed by the Government of H.P. from time to time. The Income and Asset Certificate issued by anyone of the following authorities in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS:
 - i) Deputy Commissioner/Additional Deputy Commissioner/ Additional District Magistrate;
 - ii) Sub-Divisional Officer (Civil) of the area where the candidate and/or his family normally resides; and
 - iii) Revenue Officer not below the rank of Tehsildar.

Note-I: However, apart from the families with income ceiling of Rs 4.00 Lakh per annum subject to exclusion criteria, the B.P.L./IRDP/Antodaya families (subject to production of valid certificate issued by the competent authority and countersigned by the Block Development Officer and supplemented by the non-SC / ST / OBC certificate issued by the competent authority) will also be treated as eligible for this 10% EWSs reservation.

Note-II: The appointment under this reservation category shall be provisional and is subject to the Income and asset certificate being verified through the proper channels and if the verification reveals that the claim to belong to EWS is fake/false, the services of said appointee will be terminated forthwith without assigning any further reasons and without prejudice to such further action as may be taken under the provisions of the Indian Penal Code for production of fake/ false certificate.

Note-III: IF eligible EWS candidate(s) is/are not available for selection, the post(s) will be treated automatically as de-reserved and will be filled-up from non-EWS candidate(s) of unreserved category.

K. IDENTITY VERIFICATION

In the examination hall, the call letter along with original identity proof and a photocopy of the candidate's currently valid photo identity such as PAN Card/ Passport/ Permanent Driving Licence/ Voter's Card/Aadhar/E-Aadhar Card with photograph/ 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 with a photograph/ Employee ID 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 Licence is not a valid ID proof.

Note:

Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with examination call letter while attending the examination without which they will not be allowed to take 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 appearing on the photo identify 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 name indicated in the call letter and the photo identify proof, the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, they will be allowed only if they produce gazette notification/their original marriage certificate/affidavit in original.

L. EXAMINATION CENTERS:

The online examination shall be conducted at various centers. The candidate shall have to indicate six choices of centers - 2 within HP State and 4 from outside HP State in the application from the list of examination centers mentioned below. Every effort will be made to allot the center of candidate's choice within Himachal Pradesh for undertaking the test under ONLINE mode. In case it is not possible to allot any center of choice within Himachal Pradesh, then only centers of choice outside Himachal Pradesh will be considered for allotment. The allotment shall be based on availability of accommodation on the date of test. Hence, in the centers where there is a mismatch between demand and capacity, other than opted center may be allotted to the Candidate where he/she will have to take the test.

(i) The list of Examination Centers in Himachal Pradesh:

Sr. No.	Name of District	Exam Venue
1	Bilaspur	Bilaspur
2	Hamirpur	Hamirpur
3	Kangra	Kangra
4	Kullu	Kullu
5	Mandi	Mandi
6	Shimla	Shimla
7	Solan	Baddi

(ii) The list of Examination Centers outside Himachal Pradesh

Sr. No.	Name of District	Exam Venue
1	Ambala	Ambala
2	Jalandhar	Jalandhar
3	Mohali	Mohali
4	Patiala	Patiala
5	New Delhi and NCR	New Delhi and NCR

Note:- Every candidate should select 6 centers - 2 within HP State and 4 from outside HP State.

The examination will be conducted online on the venues given in the respective call letters.

No request for change of center/venue/date/session for Examination shall be entertained.

- 1. HPSCB, however, reserves the right to cancel any of the Examination Center and/ or add some other Center at its discretion, depending upon the response, administrative feasibility etc.
- 2. HPSCB reserves the right to allot the candidate any center (within or outside Himachal Pradesh) other than one he/she has opted for.
- 3. Candidate will appear for the examination at an Examination Center at his/her own risk and expenses and HPSCB will not be responsible for any injury or losses etc. of any nature.
- 4. Choice of center once exercised by the candidate will be final.
- 5. If sufficient number of candidates do not opt for a particular center for "Online" examination, HPSCB reserves the right to allot any other adjacent center to those candidates OR if the number of candidates is more than the capacity available for online exam for a particular center, HPSCB reserves the right to allot any other center to the candidate.
- 6. Every candidate should select 6 centers 2 within HP State and 4 from outside HP State.
- 7. No TA/DA shall be admissible for appearing in written Examination/Interview.

M. GENERAL INSTRUCTIONS:

- 1. The candidates must read the rules and regulations carefully.
- 2. Incomplete application form, applications with capita letter signature/hand written declaration, applications with unclear/smudged thumb impression and applications with very small sized/unclear signature shall not be accepted.
- 3. The candidates must ensure the payment of fee verifying the status of payment as appeared in online link. The status of payment be rechecked after the message of successful payment.
- 4. The possibility of occurrence of some problem in conducting 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 another examination if considered necessary. Decision of HPSCB in this regard shall be final. Candidates not willing to accept such change shall lose his/her candidature for the exam.
- 5. Since the applications are being sought online and no other documents have been sought at the time of application, the candidate has to ensure that he/she possesses all the qualifications for the post applied, including working experience where desired. The candidate shall appear in the examination at his/her own responsibility and he/she does not possess any right to be selected but subsequently, if the candidate is declared successful in online examination, he/she shall be considered for appointment only when he/she appears for the verification/ scrutiny of relevant documents before verification/scrutiny committee constituted for said purpose and

- submits all the required original documents in support of his/her eligibility for the post of Jr. Clerk to the concerned officer for verification/ scrutiny and further recourse.
- 6. If, at any time, it comes to notice that the candidate did not possess the required qualifications at the time of filling the application form, his/her application shall be cancelled at any stage of the selection process even though he/she may have been selected.
- 7. Recruitment to the posts shall be on a probation for a period of two years, provided if the appointing authority is of the option that an extension of the probationary period is necessary, it may further extend the period by such time as it may deem fit. Provided further that the total period of the probation shall in no case exceed three years. If the work or conduct of a probationer is not considered satisfactory by the Managing Director, the services of the probationer may be terminated by the Bank without assigning any reason, whatsoever by an order in writing under the signature of the Managing Director.
- 8. In case the performance of the probationer is not found satisfactory, the services of the probationer will be terminated without assigning any reason as per the relevant provisions of Bank's Service Rules.
- 9. Candidates already employed in regular (confirmed) services will have to submit NOC and a good character certificate from his employer at the time of verification/scrutiny of relevant documents. Non-availability of such NOC at the time of verification/scrutiny of documents will result in cancellation of candidature.
- 10. Fee once paid shall not be refunded. HPSCB reserves the right to change the vacant post details at any time and also to cancel the recruitment procedure at any stage. The decision on it of HPSCB shall be final.
- 11. Decision of HPSCB in all matters relating to recruitment will be final and binding on the candidates. No correspondence or personal enquiries shall be entertained by HPSCB in this behalf.
- 12. 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 may be required if the node capacity is less or some technical disruption takes place at any center or for any candidate.
- 13. Selected candidates will be posted anywhere in area of operation of H.P. State Cooperative Bank in Himachal Pradesh.
- 14. 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 recruitment process organized by HPSCB in future. If such instances go undetected during the current selection process but are detected subsequently, such disqualification will take place with retrospective affect.
- 15. The selection of candidate will be on the basis of final merit list prepared on the basis of total marks obtained in online Phase-II (Main Examination) as per laid down criteria. If two or more candidate gets equal marks, the preference shall be given to candidates possessing higher academic qualifications and those belonging to the State of H.P.
- 16. Responses (answers) of a candidate in online examination will be analyzed to detect patterns of similarity of right and wrong answers. If, in the analytical procedure adopted in this regard, it is inferred/concluded that the responses have been shared and scores obtained are not genuine/valid, the candidature may be cancelled and/or the result withheld.

17. <u>ACTION AGAINST CANDIDATES FOUND GUILTY OF MISCONDUCT/USE OF UNFAIR MEANS:</u>

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, verification/scrutiny of documents 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 personating 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 any means, or
- vi) Carrying mobile phones or similar electronic device of communication in the examination 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.
- 18. In case any dispute relating to the selection process arises, the decision of the Registrar, Cooperative Societies of Himachal Pradesh shall be binding and final. For any litigation, the area of jurisdiction shall be Shimla (Himachal Pradesh) only.
- 19. For any clarification please send an e-mail to recruitment@hpscb.com .
- 20. The Bank shall be at liberty to issue any clarification in reference of this recruitment process, if required at any stage which will be displayed on Bank's website.

Sd/-Managing Director