



**THE ANDHRA PRADESH MAHESH CO-OPERATIVE URBAN BANK LTD
(MULTI-STATE SCHEDULED BANK)**

The Andhra Pradesh Mahesh Co-operative Urban Bank Ltd., a leading Multi State Scheduled Co-op. Urban Bank in South India, with a business mix of about **Rs.2,700 crores**, with a net work of 45 Branches spread across 3 states (Andhra Pradesh, Maharashtra and Rajasthan)

Applications are invited from Indian Citizens for the post of Clerk-cum Cashier.

1. Vacancies:

Total No. of Vacancies: 50 (approx), including (1) vacancy in Mumbai Branch and (1) vacancy in Jaipur Branch.

2. Eligibility conditions (As on 28.02.2025)

a) Educational Qualifications:

- Graduation in any discipline from a Recognized University, and adequate knowledge of operating computers in MS Office and Internet Usage, and knowledge of local language is essential.

b) Age (as on 28.02.2025)

Minimum age: 20 years (born not later than 28.02.2005)

Maximum Age limit: 28 years (born not before 28.02.1997)

3. Application Fee Details (Non refundable)

Application fee for registering for the exam is Rs.1000/- (incl of GST)

Application Fees [Payable from **15.05.2025 to 14.06.2025**

4. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

- A. APPLICATION REGISTRATION**
- B. PAYMENT OF FEES**
- C. DOCUMENT SCAN AND UPLOAD**

Candidates can apply online only from 15.05.2025 to 14.06.2025 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 × 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 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 on-line and must maintain that email account and mobile number.

APPLICATION FEES/ INTIMATION CHARGES (NON REFUNDABLE) PAYMENT OF FEE ON LINE : 15.05.2025 to 14.06.2025

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

A. Application Registration

1. Candidates to go to the <https://www.apmaheshbank.com> website and click on the option "**APPLY ONLINE**" which will open a new screen.
2. To register application, choose the tab "**Click here for New Registration**" and enter Name, Contact details and Email-id. A Provisional Registration Number and Password will be generated by the system and displayed on the screen. Candidate should note down the Provisional Registration Number and Password. An Email & SMS indicating the Provisional Registration number and Password will also be sent.
3. In case the candidate is unable to complete the application form in one go, he / she can save the data already entered by choosing "**SAVE AND NEXT**" tab. Prior to submission of the online application candidates are advised to use the "**SAVE AND NEXT**" facility to verify the details in the online application form and modify the same if required. 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.



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 found may disqualify the candidature.
6. Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
7. Candidates can proceed to upload Photo & Signature as per the specifications given in the Guidelines for Scanning and Upload of Photograph and Signature detailed under point "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 '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.

B. 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.**

C. Guidelines for scanning and Upload 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: (4.5cm × 3.5cm)

- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-coloured, preferably white, background.
- Look straight at the camera with a relaxed face
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows
- If you have to use flash, ensure there's no "red-eye"
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–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.

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.

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 for signature and 20kb - 50kb for left thumbimpression.
 - 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.

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.jpeg. 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.



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 / Upload left thumb impression / 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'
- 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.

Note:

- (1) In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- (2) After uploading the Photograph / signature / left 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 or left thumb impression or the hand written 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 the hand written 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.



Procedure for Uploading the documents

- While filling in the Online Application Form the candidate will be provided with separate links for uploading left thumb impression and hand written declaration
- Click on the respective link "Upload left thumb impression / hand written declaration"
- Browse and Select the location where the Scanned left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it
- Click the 'Open/Upload' button Your Online Application will not be registered unless you upload your Left thumb impression and hand written declaration as specified.
- 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.

Note:

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

5. DOWNLOAD OF CALL LETTER

Candidates will have to visit the <https://www.apmaheshbank.com> website for downloading call letters for online test. Intimation for downloading call letter will also be sent through email/SMS. Once the candidate clicks the relevant link, he/she can access the window for call letter download. The candidate is required to use (i) Registration Number/Roll Number, (ii) Password/Date of Birth for downloading the call letter. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause (xiii) 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 is prior to the Start time of the test. Though the duration of the examination is 3 hours, candidates may be required to be at the venue for about 4 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions.



6. IDENTITY VERIFICATION

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving Licence/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / valid recent Identity Card issued by a recognized College/ University/ Aadhar card/ E-Aadhar Card with a photograph/ Employee ID/ Bar Council Identity Card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

Ration Card and Learner's Driving License are not valid id 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 as well as the Interview Call Letter while attending the examination/ interview respectively, without which they will not be allowed to take up the examination/ interview. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name as appearing on the photo identity proof. Female candidates who have changed first/last/middle name post marriage must take special note of this. If there is any mismatch between the name indicated in the Call Letter and Photo Identity Proof the candidate will not be allowed to appear for the examination. In case of candidates who have changed their name, will be allowed only if they produce original Gazette notification / their original marriage certificate / affidavit in original

7. CENTRE CLAUSES :

1. The examination will be conducted online in venues given in the respective call letters.
2. No request for change of centre/venue/date/session for Examination shall be entertained.
3. **The Bank**, however, reserves the right to cancel any of the Examination Centres and/ or add some other Centres, at its discretion, depending upon the response, administrative feasibility, etc.
4. **The Bank** also reserves the right to allot the candidate to any centre other than the one he/she has opted for.
5. Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and **the Bank** will not be responsible for any injury or losses etc. of any nature. **Choice of centre once exercised by the candidate will be final.**

8. Process for Arriving at Scores

The Scores of Online Examination are obtained by adopting the following procedure:



(i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.

(ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*

* Scores obtained by candidates on any test are equated to the base form by considering the distribution of scores of all the forms.

(iii) Testwise scores and scores on total is reported with decimal point upto two digits.

Note: Cutoffs are applied in two stages:

- i. on scores in individual tests
- ii. on Total Score

9. OTHER CLAUSES

1. The possibility of occurrence of some problem in the administration of the examination cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify such problem, which may include movement of candidates, delay in test. Conduct of a 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 the Bank in all matters relating to recruitment will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the the 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 center or for any candidate.

4. The Bank would be analyzing the responses (answers) of individual candidates with those of other candidates to detect patterns of similarity of right and wrong answers. If in the analytical procedure adopted by the Bank in this regard, it is inferred/ concluded that the responses have been shared and scores obtained are not genuine/ valid, the Bank reserves 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 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.

10. Emoluments & Benefits:

Total Gross emoluments of Rs. 22,600/- p.m. (approx) during one year probation period. After satisfactory completion of the probation, the candidates will be absorbed in to the regular scale applicable to Clerk-cum-Cashier.

11. Service Conditions:

As applicable in the Bank from time to time. The selected candidates on appointment may be posted or transferred to any place in India as may be decided by the Company.



12. Selection Procedure:

The selection would be in two stages (i.e **On line Multiple Choice Objective Type test & Descriptive Type Test**) All the candidates who applied and are eligible as per criteria prescribed for the post shall undergo objective type test, and date of test will be informed after the registration process is completed. .

The On-line Test comprises two tests, as detailed below:

- a) **The objective on-line test with duration of two hours with test structure as under:**

Sl. No.	Test	No. of Questions	Marks	Time
1.	Reasoning	40	40	Composite time of two hours (120 minutes)
2.	Quantitative Aptitude	40	40	
3.	English	40	40	
4.	Basic Computer Knowledge & General Awareness*	40	40	

***Basic Computer Knowledge 20 Questions + General Awareness 20 Questions**

All the questions will be of objective type with five alternative choices out of which one will be the correct answer. The candidate has to select the **correct** answer and 'mouse click' that alternative which he/she feels is correct. There will be a penalty for wrong answers marked by the candidates. For each wrong answer marked one fourth of the marks assigned to the question will be deducted from those obtained.

- b) **The Descriptive Test in English (Essay Writing and Letter Writing) – Total Marks – 40 and time allowed is 60 minutes**

The qualified candidates in the on-line test will be called for interview up to five times the vacancies of the respective categories and final selection will be made on the basis of performance in the on line objective test and interview. Outstation candidates called for interview are not eligible for any reimbursement of fares for having undertaken journey for interview purpose.

13. Examination Centers: 'On line exam" will be held at the following centres:

- a) **Hyderabad**
- b) **Warangal**
- c) **Vijayawada**

14. Probation:

Selected candidates if certified to be medically fit may be appointed as Clerk-cum-Cashier grade on probation for a period of 1 year.

The Bank reserves the right to terminate the services of the candidate if found unsuitable at any time during the probationary period or the extended probationary period without any Notice or assigning any reason thereof. During the probationary period, candidates may be required to undergo theoretical/practical training as may be prescribed/arranged for them.



15. Service Bond

The selected candidates will be required to give an undertaking along with appropriate monetary or financial guarantee to serve the Bank for a minimum period of **two years**, including probationary period. The details of guarantee and relevant terms would be intimated later.

16. Important Dates:

On-line Registration	15 May 2025
Payment of Fees by candidates	14 June 2025
Download of call letters for on-line examination	Will be intimated to Candidates subsequent to End date for Registration
Tentative Date of On-Line Examination	Will be intimated to Candidates subsequent to End date for Registration

17. General conditions:

- 1) The candidates would be required to submit the attested copies of the required certificates in proof of their age/date of birth, educational qualifications at the time of interview, if called at a later stage.
- 2) The Bank reserves the right to restrict the number of candidates to be called for interview based on their performance in the written examination and commensurate with the number of vacancies.
- 3) The decision of the Bank will be final and binding in all matters. The Bank takes no responsibility for any delay in receipt of or non-receipt of application or communication at any point of time during the recruitment exercise.
- 4) The Bank reserves the right not to call any candidates to appear at the written examination and interview.
- 5) Depending upon the response of applicants, the Bank reserves the right to delete/add some of the test centers to suit to the administrative convenience and other similar considerations.
- 6) Applications once made will not be allowed to be withdrawn and fee/service charges paid shall not be refunded under any circumstances.
- 7) In case it is found at any stage of recruitment the candidate does not fulfill the eligibility criteria and/or he/she has furnished any incorrect/false/incomplete information or has suppressed any material fact(s), his/her candidature will stand cancelled. If any of these shortcomings detected even after appointment, his/her services are liable to be terminated forthwith. Before applying for the post, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this advertisement. The decision of the Bank in respect of matters concerning eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the documents to be produced for the purpose of conduct of



interview, selection and any other matter relating to recruitment will be final and binding on the candidate.

8) The Bank shall not entertain any correspondence or personal enquiries.

9) Canvassing in any form will disqualify the candidate for consideration for the posts.

10) Any resulting dispute arising out of this process/advertisement shall be subject to the sole jurisdiction of the Courts situated in Hyderabad.

11) In case an applicant is not short-listed, no claim for refund of cost of application or fee shall be entertained.

Date: 15.05.2025

Sd/-

**DEPUTY GENERAL MANAGER
(HR, Admin &Ops)**

