



The Maharashtra State Co-operative Bank Ltd.  
(Incorporating The Vidarbha Co-op. Bank Ltd.)  
(Scheduled Bank)

Sir Vithaldas Thackersey Memorial Building,  
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Website: www.mscbank.com

Advertisement No. 1 / MSC Bank / 2016-2017

**RECRUITMENT OF MANAGER / JOINT MANAGER /  
ASSISTANT MANAGER/ OFFICER GRADE II / JUNIOR OFFICER  
IN THE MAHARASHTRA STATE COOPERATIVE BANK LTD., MUMBAI**

**Time Frame**

- |  |                               |
|--|-------------------------------|
| • Website link open                              | : 21.12.2016                  |
| • On-line Registration of Application            | : 21.12.2016 to 11.01.2017    |
| • Payment of Fee On-line                         | : 21.12.2016 to 11.01.2017    |
| • On-line Test will be conducted                 | : In February 2017            |
| • Downloading of call letter for On-line test    | : 10 days before On-line test |
| • Download of call letter for personal interview | : 15 days after On-line test  |

**Please Note That**

1. A candidate can apply for only one post and not more than one application should be submitted by any candidate. In case of multiple Applications only the latest valid (completed) application will be retained and the application fee/ intimation charges paid for the other multiple registration(s) will stand forfeited.
2. A candidate can apply for only one post & category.
3. The process of Registration of application is completed only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment.
4. Before applying, candidates are requested to ensure that they fulfill 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 interview.
5. Candidates are advised to check Bank's website <http://www.mscbank.com> for details and updates.

The Maharashtra State Cooperative Bank Ltd., (MSC Bank) Mumbai, an Apex Cooperative Bank in Maharashtra State, established in 1911 is scheduled Bank. The Bank is operating through its Head Office at Mumbai, 6 Regional Offices and 41 Branches in Maharashtra. The Bank invites On-line applications from Indian Citizens for appointment in the Post of Manager (Senior Management), Joint Manager, Assistant Manager (Middle Management) Officer Grade II and Junior Officer (Junior Management) in the Bank.

Candidates / Individuals fulfilling prescribed eligibility criteria are requested to apply On-line through the Bank website <http://www.msccbank.com> on or before the timeframe indicated. The details of the post, category wise vacancies, education qualification, experience, age etc. are as under:

Sr. No.	Discipline	Post	No. Of Category wise Vacancies	Educational Qualification as on 01.01.2017	Experience as on 01.01.2017	Age as on 01.01.2017	
						Min.	Max.
1	<b>Legal / Recovery</b>	<b>Manager</b>	1 Gen - 1	LLB / LLM	Legal practice in District / Session / Cooperative Court for 7 years	30	40
		<b>Joint Manager</b>	1 Gen - 1	LLB / LLM	Legal practice in District / Session / Cooperative Court for 6 years	27	37
		<b>Assistant Manager</b>	1 Gen - 1	LLB / LLM	Legal practice in District / Session / Cooperative Court for 5 years	25	35
2	<b>Corporate Planning &amp; Institutional Development (Accounting and Financial Management)</b>	<b>Manager</b>	1 Gen - 1	C A and Preference for additional qualification as ICWA / CS	Minimum 5 years experience as Chartered Accountant	30	40
		<b>Joint Manager</b>	1 Gen - 1	C A and Preference for additional qualification as ICWA / CS	Minimum 4 years experience as Chartered Accountant	27	37
		<b>Assistant Manager</b>	1 Gen - 1	C A	Minimum 3 years experience as Chartered Accountant	25	35

Sr. No.	Discipline	Post	No. Of Category wise Vacancies	Educational Qualification as on 01.01.2017	Experience as on 01.01.2017	Age as on 01.01.2017	
						Min.	Max.
3	<b>Agro Industries (Agro Based Project Appraisal and Monitoring)</b>	<b>Manager</b>	1 Gen - 1	MBA / M.Sc. (Agri.) (Preference for Post Graduate in Agronomy, Food Technology, Horticulture, Dairy, Doctorate in Agriculture)	Minimum 7 years practical experience of Bank's functioning in project appraisal, Implementation & monitoring <b>OR</b> Minimum 7 years experience in Agriculture University / Agriculture Department of Central / State Govt./ Agro based Establishment	30	40
		<b>Joint Manager</b>	1 Gen - 1	MBA / M.Sc. (Agri.) (Preference for Post- Graduate in Agronomy, Food Technology, Horticulture, Dairy)	Minimum 6 years practical experience of Bank's functioning in project appraisal, Implementation & monitoring <b>OR</b> 6 years experience in Agriculture University / Agriculture Department of Central / State Govt./ Agro based Establishment	27	37

Sr. No.	Discipline	Post	No. Of Category wise Vacancies	Educational Qualification as on 01.01.2017	Experience as on 01.01.2017	Age as on 01.01.2017	
						Min.	Max.
		<b>Assistant Manager</b>	2 Gen - 2	MBA / M.Sc. (Agri.) (Preference for Post- Graduate in Agronomy, Food Technology, Horticulture, Dairy)	Minimum 5 years practical experience of Bank's functioning in project appraisal, Implementation & monitoring  <b>OR</b> 5 years of experience in Agriculture University / Agriculture Department of Central / State Govt./ Agro based Establishment	25	35
4	<b>Information Technology</b>	<b>Assistant Manager</b>	1 Gen - 1	B.E. – IT / computer science / Electronics & Telecommunication / MCA	Minimum 5 years of experience in I.T. sector (preferably in Banking).	25	35
5	<b>Banking</b>	<b>Manager</b>	1 Gen - 1	CS / CA /ICWA/MCom or Post Graduate in any discipline	Minimum 7 years of practical experience in Banking as a officer	30	40
		<b>Joint Manager</b>	2 Gen - 2	CS / CA /ICWA/MCom or Post Graduate in any discipline	Minimum 6 years of practical experience in Banking as a officer	27	37

Sr. No.	Discipline	Post	No. Of Category wise Vacancies	Educational Qualification as on 01.01.2017	Experience as on 01.01.2017	Age as on 01.01.2017	
						Min.	Max.
	Banking	Assistant Manager	2 Gen – 2	CS / CA / MBA/ ICWA / B.E.IT or Post Graduate in any discipline	Minimum 5 years of practical experience in Banking as a officer	25	35
		Officer Grade II	5 Gen - 3 SC - 1 OBC – 1	Post Graduate / MBA (Finance / Marketing)	Minimum 3 years of experience in Banking as a officer (Including 1 year working experience as a Branch Manager)	23	33
		Junior Officer	13 Gen - 7 SC - 2 ST - 1 OBC – 3	Degree Holder in any discipline	Not applicable	20	30
6	Treasury	Manager	1 Gen – 1	M.Com / M.Sc / MA / MBA (finance) and additional Preference for Diploma in Treasury, Investment & Risk Management / Treasury Management	Minimum 7 years of experience in Treasury Department as Treasury Head / Chief Dealer / Dealer / Back Office in Nationalised / Private Banks.	30	40

## **Post wise eligible age criteria**

Sr. No.	Posts	Age as on 01.01.2017			
		Min.	Max.	Candidates should have been born not earlier than	Candidates should have been born not later than
1	Manger	30	40	02.01.1977	01.01.1987
2	Joint Manager	27	37	02.01.1980	01.01.1990
3	Assistant Manager	25	35	02.01.1982	01.01.1992
4	Officer Grade II	23	33	02.01.1984	01.01.1994
5	Junior Officer	20	30	02.01.1987	01.01.1997

1. Preference will be given to candidates having cleared JAIIB / CAIIB of Indian Institute of Banking & Finance and experience in Banking. There will be no age relaxation for them.
2. The qualification (Graduate / Post Graduate) shall be from a recognized university with **minimum 55% marks in aggregate**. In case of CA, the candidate should be certified Associate (CA) from Institute of Chartered Accountants of India.
3. Knowledge of Marathi (Writing, Speaking, Reading) is essential.
4. Age relaxation in upper age limit is 5 years for SC/ST and 3 years for OBC.
5. Reserve category candidates applying under General Vacancy will not be eligible for any concession or relaxation in any criteria- age and fee.
6. The education qualification & work experience prescribed for the post is the minimum. Candidates possessing the higher education / having work experience for more than the prescribed years in the relevant, discipliner shall get preference.
7. The candidate must be in good physical and mental health, free from any defeat likely to interfere with the efficient performance of duties.

### **Emoluments Compensation and service condition:**

Salary and perquisites as admissible to the corresponding grade etc. as per Bank's rules and service condition in force time to time. The officials will be eligible for DA, VDA, CCA, PF the approximately gross salary per month would be Rs.69,000, Rs.65,000, Rs.56,500, Rs.53,500 & Rs.41,000 for the post of Manager, Joint Manager, Assistant Manager, Officer Grade II & Junior Officer respectively. In addition, eligible perks / facilities as per Bank's policies will also be available.

### **HOW TO APPLY**

#### **DETAILED GUIDELINES / PROCEDURES FOR**

- A. Application Registration**
- B. Payment Of Fees**
- C. Photograph & Signature Scan And Upload**

**Candidates can apply On-line only from 21.12.2016 to 11.01.2017 and no other mode of application will be accepted.**

## **A. Application Registration & Procedure**

1. Candidates to go to the **MSC Bank** website (<http://www.msccbank.com>) click on the option "**APPLY ON-LINE**" 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 On-line application candidates are advised to use the "SAVE AND NEXT" facility to verify the details in the On-line application form and modify the same if required.
4. Candidates are advised to carefully fill and verify the details filled in the On-line 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 Guidelines for Scanning and uploading of photograph and signature.
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.

## **B. Payment of Fees**

Application fee / intimation charges of **Rs.600/-** for General Candidates and **Rs.300/-** for SC / ST / OBC Candidates. The fee is to be paid through On-line Mode. **No Cash or any other mode will be accepted.**

## **ON-LINE 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 / Master Card / Maestro), Credit Cards, Internet Banking, IMPS, Cash Cards / Mobile Wallets.
3. After submitting your payment information in the On-line application form, PLEASE WAIT FOR THE INTIMATION FROM THE SERVER. DO NOT PRESS BACK OR REFRESH BUTTON IN ORDER TO AVOID DOUBLE CHARGE.

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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 On-line Application Form containing fee details. **Please note that if the same cannot be generated, On-line 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 closed the browser window once your transaction is completed.
9. **There is facility to print application form containing fee details after payment of fees.**

## **Examination Centre**

1. The On-line written test will be held at **Mumbai / Pune / Nagpur / Aurangabad / Nashik / Nanded / Kolhapur.**
2. The venue and address will be indicated in the call letters.
3. No request for the change of venue / date for the On-line written test shall be entertained.  
The MSC Bank also reserves the right to allot the candidates to any centre other than the one he / she has opted for.
4. Candidate will appear for the 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.
5. The MSC Bank reserves the right to cancel the On-line written examination.
6. Personal interview will be held at Mumbai.  
If sufficient number of candidates does not opt for a particular centre for "On-line" Written Test OR if the number of the candidates is more than the capacity available for On-line exam for a centre, MSC Bank reserves the right to allot any other centre to the candidate.

## **C. Photograph & Signature Scan And Upload**

### **i. Photograph Image:**

- Photograph must be a recent passport size colour picture.
- The picture should be in a light-coloured, preferably white background.
- 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-50kb.
- Ensure that the size of the scanned image is not more than 50KB. If the size of the file is more than 50KB, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.



## ii. Signature Image:

- The applicant has to sign on white paper with Black Ink pen.
- The signature must be signed only by the applicant and not by any other person.
- The Applicant's signature obtained on the call letter and attendance sheet at the time of the examination should match the uploaded signature. In case of mismatch, the candidate may be disqualified.
- 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.

## iii. Scanning The Photograph & Signature:

- 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, 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 / MS Office can easily obtain photo and signature in .jpeg format not exceeding 50KB & 20KB respectively by using MS Paint or MS Office Picture Manager. Scanned photograph and signature in any format can be saved in .jpg format by using 'Save As' option in the File menu and size can be reduced below 50KB (photograph) & 20KB (signature) by using crop and then resize option [Please see point (i) & (ii) above for the pixel size] in the 'Image' menu. Similar options are available in other photo editor also.

## iv. Procedure for Uploading the Photograph and Signature

- There will be two separate links for uploading Photograph and Signature.
- Click on the respective link "Upload Photograph / Signature".
- Browse & Select the location where the Scanned Photo/ Signature file has been saved.
- Select the file by clicking on it.
- Click the 'Upload' button

## Download of Call letters for On-line written test and interview.

- Candidates will have to visit the MSC Bank's website (<http://www.msccbank.com>) for downloading call letters for On-line written 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 Photocopy of the same Photo Identity Proof may be brought in original.

## Identity verification

In the examination hall as well as at the time of interview, the call letter along with original and a photocopy of the candidate's currently valid photo identity such as E-Aadhar Card/ PAN Card/ Passport/ Driving Licence/ Voter's Card/ 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/ Aadhar /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 is not valid id proof for identity verification.**

### Note:

Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with On-line 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 Gazette notification / their marriage certificate / affidavit.**

## Selection Procedure

1. The selection of candidates will be on the basis of On-line (written) test and personal interview
2. Pattern of On-line written test:

### A) For Manager, Joint Manager, Assistant Manager & Officer Grade II Post.

Sr. No.	Contents of Test	No. Of Questions	Marks	Time
1	Subject Knowledge ( in the related discipline viz. Legal, Recovery, Accountancy & Financial Management, Agro Based Project Appraisal & Monitoring, I.T., Banking, Treasury)	50	100	90 Minutes
2	Reasoning	25	25	
3	English Knowledge	25	25	
4	General Awareness with special reference to Banking	25	25	
5	Quantitative Aptitude	25	25	
<b>Total</b>		150	200	

**B) For Junior Officer Post.**

Sr. No.	Contents of Test	No. Of Questions	Marks	Time
1	Reasoning	25	25	60 Minutes
2	English Knowledge	25	25	
3	General Awareness with special reference to Banking	25	25	
4	Quantitative Aptitude	25	25	
<b>Total</b>		100	100	

3. There will be a penalty for wrong answers.
4. The On-line (written) Test will be only in English language.
5. Candidates have to score minimum qualifying marks for being shortlisted for further Personal interview. The minimum qualifying marks will be decided by the Bank.
6. Candidates will be shortlisted for personal interview based on their performance in On-line Written Test, Education Qualification and Experience. In the interview, the candidate can opt Marathi / Hindi also.
7. **Merit List:** For selection will be prepared in descending order on the basis of scores obtained in On-line written test and interview.

**General instructions**

- Reserve category candidates applying under General vacancy will not be eligible for any concession or relaxation in any criteria – age and fee.
- The process of registration of application is completed only when fee is deposited with the MSC Bank through On-line mode on or before the prescribed last date of submission of application.
- The candidates are requested ensure before applying that they fulfill the eligibility criteria (viz. age, qualification and experience for the post as on **1<sup>st</sup> January 2017**).
- Candidates will be subject to verification of the details of the document (s) when they report for the personal interview.
- Decision of the Bank in all matters regarding eligibility of the candidates, the stages of which such scrutiny of the eligibility is to be undertaken, the document to proceed for the purpose of the conduct of examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No correspondence for the personal enquires will be entertained by the bank in this behalf.
- In case, it is detected at any stage of recruitment, that a candidate does not fulfill the eligibility norms and / or that he / she has furnished any incorrect / false information / certificate / documents or has suppressed any material fact (s), his / her candidature will stand cancelled. If, any of these shortcoming(s) is / are detected even after entering in to the contract, his / her services are liable to be terminated.
- All candidates will have to produce self-attested photo copies of certificates regarding qualification, work experience, in support of their eligibility at the time of interview failing which there candidature will not be considered. The Bank taken no responsibility to correct any certificate / remittance sent separately.
- Any amendment / change in the clauses related to the advertisement for selection of Manager, Joint Manager / Assistant Manager / Officer Grade II / Junior Officer, shall be updated on the bank's website
- Any resultant dispute arising out of this advertisement shall be subject to the sole jurisdiction of the Courts situated at Mumbai.

- Candidates serving in Government, Public Sector – Undertaking. (Including bank) should produce a 'No Objection Certificate' from their employer at the time of personal interview, in the absence of which his / her candidature may not be considered.
- Appointment of selected candidates is subject to his / her being declared medically fit as per the requirement of the Bank.
- Canvassing in any form will be disqualification.
- Action against candidates found guilty or misconduct: Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, fabricated or should not suppress any material information while filling up the application form.
- The bank reserves the right to change the selection procedure, if necessary. The change, if any, shall be communicated to the candidates in advance.
- Bank would be free to reject the candidature of any candidate at any state of the recruitment process, if he / she is found to be ineligible. If appointed, such a candidate may be summarily removed and the fees paid by ineligible candidate shall be forfeited.
- 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.

### **C. Others –**

1. Without valid call letter and stipulated documents candidates will not be allowed to appear the On-line written test / personal interview
2. Candidates are advised to keep the copy of the application form and the details of payment fees

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

**Decisions of the Bank in respect of all matter pertaining to this recruitment would be final and binding on all candidates.**

**Any queries will be addressed by email. The queries may be addressed to "osthokare@mscbank.com" .**

### **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 examination, interview or in a subsequent selection procedure, if a candidate is (or has been ) found guilty of –

- (i) using unfair means or
- (ii) impersonating or procuring impersonation by any person or
- (iii) misbehaving in the examination/ interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- (iv) resorting to any irregular or improper means in connection with his/ her candidature or
- (v) obtaining support for his/ her candidature by unfair means, or

- (vi) carrying mobile phones or similar electronic devices of communication in the examination/ interview hall, such a candidate may, in addition to rendering himself/ herself liable to criminal prosecution, be liable :
- (a) to be disqualified from the examination for which he/ she is a candidate
  - (b) to be debarred either permanently or for a specified period from any examination conducted by 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 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 center or for any candidate.
  4. **MSC 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 **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** 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.

Date :

**(PRAMOD KARNAD)**  
**MANAGING DIRECTOR**