Applications are invited for appointment to the Post of Probationary officers (Asst Managers) in The Visakhapatnam Cooperative Bank Ltd., Visakhapatnam.

1. **Vacancies:**
   Number of Vacancies: 30.

2. **Pay Scale & emoluments.**
   The candidates will be in probation for two years. They will be rotated in different branches during their probation period. During probation a consolidated Pay of Rs.25,000/- will be given. After satisfactory completion of Probation period they will be fixed in the scale given below:

   14900-480-17300-560-20100-650-23350-760-27150-880-33310. The total initial emolument will be around Rs.31,000/-. During the probation period, they will undergo training, during which tests will be conducted. On satisfactory performance in such tests, and basing on the reports of their higher officers, they will be considered for confirmation.

3. **Eligibility Criteria:**
   a. The candidate must be a 1ST Class Graduates from recognized university.
   b. Candidate should have proficiency in speaking, writing and reading English and Telugu languages.
   c. Computer Knowledge is required.
   d. The age of the applicant should be Minimum 20 and up to Maximum 30 Years as on 31-12-2020.

   (Should have born between 01-01-1991 to 31-12-2000 both days inclusive)

e. Staff working in The Visakhapatnam Cooperative Bank Ltd., can also apply if there are otherwise eligible.

4. **Proposed Application Fee (Non Refundable):**
   The application fee is Rs.900/- (including GST) which is not refundable.

The Visakhapatnam Cooperative Bank Ltd. is at present having branches in Andhra Pradesh & Telangana states. Hence selected candidates will be posted in these two states. However as the Bank is likely to expand
to other states also, the candidates should be prepared to work in any place in the Area operations of the Bank.

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

5. **Proposed Selection Procedure**:

The selection of the candidates shall be made on the basis of Online Test /Examination and interview. The Online Test/Examination will be conducted in English. All the Eligible Candidates who apply with the requisite fee and whose applications are received in time will be called for an Online Test/Examination, which will comprise the following:

(a) Online Test /Examination marks : 150 marks & interview -25 marks;
(b) There shall be **Negative Marking for Wrong answers**;
(c) Online Test/Examination question contents would be as under:

<table>
<thead>
<tr>
<th>S.No</th>
<th>Name of the Tests (Objective)</th>
<th>No of Questions</th>
<th>Maximum Marks</th>
<th>Medium of exam</th>
<th>Time allotted for each test</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>General English</td>
<td>50</td>
<td>50</td>
<td>English</td>
<td>50 Minutes</td>
</tr>
<tr>
<td>2.</td>
<td>Reasoning Ability, Computer Aptitude and General Banking</td>
<td>50</td>
<td>50</td>
<td>English</td>
<td>50 Minutes</td>
</tr>
<tr>
<td>3.</td>
<td>Quantitative Aptitude</td>
<td>50</td>
<td>50</td>
<td>English</td>
<td>50 Minutes</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>150</td>
<td>150</td>
<td></td>
<td>150 Minutes</td>
</tr>
</tbody>
</table>

Total Questions -150 questions – 150 marks

Note: Each Question will have five alternatives.

(d) Other detailed information regarding the Online Test/examination will be given in an Information Handout which will be made available for the candidates to download along with the call letter for examination from the Bank’s Website.

(e) **PENALTY FOR WRONG ANSWERS:**

There will be penalty for each wrong answer marked in the objective Test. For each question for which a wrong answer has been given by the candidate, one fourth of the marks assigned to that question will be deducted as penalty to arrive at corrected score. If a question is left blank i.e., no answer is marked by the candidate, there will be no penalty for that question.

Note: Cutoffs are applied in two stages:

i. On Scores in individual tests.
ii. On Total Score
For those candidates who get minimum cut off scores or more in each paper, total aggregate score of all the three papers will be arrived. Basing on these aggregate score of all three papers, candidates will be called in 1:4 ratio for interview.

Depending upon the number of vacancies only those candidates who rank sufficiently high in the written test will be called for interview. The detailed information regarding the online test will be available on “Information handout” accessible on the bank’s web site; www.vcbl.in which can be downloaded by the candidates.

6. **Online Test:**
   i. The Online Test will be held in the month of January 2021.
   ii. The exact date will be communicated to the candidates through call letter for the examination. The Bank, however, reserves the right to cancel or make any changes in the date of examination, as per need.

The Online Test will be conducted in the following places. The venue/s for the Online Test/Examination will be indicated in the Call letter.

**Tentative Centers are:**

1. VISAKHAPATNAM  
2. VIJAYAWADA  
3. HYDERABAD.  
4. KURNOOL

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, reserves the right to cancel any of the Examination Centres and / or 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 should appear for the examination at the Examination Centre at his/her owns risks and expenses and the Bank will not be responsible for any injury or losses etc of any nature. They should follow all COVI-19 precautions.
6. Choice of centre once exercised by the candidate will be final.
7. Mobile Phones, calculators or any other electronic devices will not be allowed in to the test venue. Candidates should not bring such devices in to the venue.

If sufficient number of candidates does not opt for particular centre for “Online” Examination, the Bank reserves the right to allot any other adjacent centre to those candidates OR if the number of candidates is more than the capacity available for online exam for a centre, the Bank reserves the right to allot any other centre to the candidate.
7. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR

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

Candidates can apply online only during the dates indicates at the beginning 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 Point-C page no.6 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.
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 www.vcbl.in (Bank's 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 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 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 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

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 and signature as per the specifications given below.

**Photograph Image:**
- 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.
- 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, left thumb impression and hand-written declaration Image:**
- The applicant has to sign on white paper with Black Ink pen.
THE VISAKHAPATNAM CO-OPERATIVE BANK LTD
(Multi State Co-operative Urban Bank)
HEAD OFFICE, D.No.47-3-27/3, 5TH LANE-DWARAKANAGAR, VISAKHAPATNAM -530016

- The applicant has to put his left thumb impression on a white paper with black or blue ink.
- The applicant has to write the declaration in English clearly on a white paper with black ink.
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- The signature will be used to put on the Call Letter and wherever necessary.
- 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.

Left thumb impression:
• The applicant has to put his left thumb impression on a white paper with black or blue ink.
• The hand written declaration should be of the applicant and not by any other person.
  o File type: jpg / jpeg
  o Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
  o File Size: 20 KB – 50 KB

Hand-written declaration:
• Hand written declaration content is to be as expected.
• Hand written declaration should not be written in CAPITAL LETTERS.
• The applicant has to write the declaration in English clearly on a white paper with black ink only.
• The hand written declaration should be of the applicant and not by any other person.
• Hand written Declaration
  o File type: jpg / jpeg
  o Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
  o File Size: 50 KB – 100 KB

Scanning the documents:
• Set the scanner resolution to a minimum of 200 dpi (dots per inch)
• Set Colour to True Colour.
• Crop the image in the scanner to the edge of the 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.

- 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 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.

Note:

(i) After registering online, candidates are advised to take a print out of their system generated online application forms.

(ii) In case the photograph or signature is unclear, the candidate may edit his/her application and re-upload his/her photograph or signature.
(iii) The link for registration of application will be open on our website www.vcbl.in on the dates indicated at the top of this advertisement.

(iv) There is a provision to save and then edit the application. Once submitted, the application cannot be edited.

(v) Candidates should take utmost care to furnish the correct details while filling in on-line application.

(vi) After applying on-line, the candidate should take a print out of the system generated on-line application form and retain it along with Registration Number & Password safely for future reference. They should not send this print out to the Bank. The print out of the on-line application will have to be invariably submitted at the time of Interview.

(vii) Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date for depositing the fees to avoid the possibility of disconnection/inability/failure to log on to the Bank’s website on account of heavy load on internet/website jam.

(viii) The Bank does not assume any responsibility for the candidates not being able to submit their applications within the last date on account of the aforesaid reasons or for any other reason beyond the control of the Bank.

(ix) Please note that the above procedure is the only valid procedure for applying. No other mode of application or incomplete steps would be accepted and any such incomplete/incorrect applications would be rejected.

(x) The Candidate should note/remember the password for future reference and use.

(xi) NOTE - There is also a provision to reprint the Application form containing fee details

(xii) Important - In case of any difficulty experienced in submission of On-Line application and/or payment of fees, candidates may contact the helpline telephone nos.

(xiii) The candidate must ensure that the filled in information is correct and no correction will be accepted at subsequent stage in any field.

08. VERIFICATION OF CREDENTIALS:

The candidates who qualify for interview will be subjected to verification of credentials, such as, verification of Original Certificates of Educational Qualifications, other Qualifications, Date of Birth and also subjected to verification with the respective Universities/ Authorities.

09. APPOINTMENT:

Candidates selected for current vacancies shall be taken into the service in the order of merit-cum-roster as per the requirement. The candidate, upon selection, has to execute a Contract Bond with a liability to be decided by the Bank that, he/she would serve the Bank continuously for a minimum Period of 3 years.

10. SPECIAL INSTRUCTIONS:

Candidates have to submit the online test/examination call letter at the time of online examination.

Identity Verification

In the examination hall, the call letter along with the candidate's currently valid photo identity, in original, such as PAN Card/Passport/ Permanent Driving License/Voter's Card with photograph/Photo identity proof issued on original letter head by a Gazetted Officer/People's Representative or Identity Card issued by a recognized college/ University (valid in current year)/Aadhar card / E-Aadhaar card with a photograph/
Employee ID, 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 and in the Attendance List. If identity of the candidate is in doubt the candidate will not be allowed to appear for the Online Examination.

Ration Card and Learner's Driving License is not valid ID proof for this project

**Note:**

1. Candidates have to produce the photo identity proof and Examination Call Letter for verification while attending the online examination, without which they will not be allowed to take up the examination.
2. Candidates are advised to remain in touch with Bank's website [www.vcbl.in](http://www.vcbl.in) for any information which may be put for further guidance.
3. Decision of the Bank in respect of all matters pertaining to this examination would be final and binding on all candidates.
4. Candidates should not bring mobile phones, calculators or any other electronic devices to examination Hall.

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.

Please note that candidates will not be permitted to appear for the Online Examination without the following documents:

(a) Call Letter for online Examination (with photograph affixed)
(b) Photo-identity proof (as specified) in original and Xerox (bearing exactly same name as mention in call letter)
(c) Candidates reporting late i.e. after the reporting time specified on the call letter for Online 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 150 minutes candidates, may be required to be at the venue for about 3 hours including the time required for completion of various formalities such as verification and collection of various requisite documents, logging in, giving of instructions etc.

Candidates are advised to regularly keep in touch with the Bank's website [www.vcbl.in](http://www.vcbl.in). for details, Updates and any information which may be posted for further guidance as well as to check their registered e-mail account from time to time during the recruitment process.
11. GENERAL INSTRUCTIONS:

a) As the applications are to be processed by a Computerized System, it is essential that the application should be filled in properly and completely.

b) Before applying, the candidate should ensure that he/she fulfills the eligibility and other norms mentioned in this notification. Bank would be free to reject any application at any stage of the recruitment process, if the candidate is found ineligible for the post. The decision of the Bank shall be final on qualification and other eligibility norms.

c) Candidates should ensure that the photographs and signatures appended by them in all the places, viz., uploaded in online application, call letter, attendance sheet, etc., and in all correspondence with the Bank, in future, should be identical and there should be no variation of any kind.

d) Application once made will not be allowed to be withdrawn.

e) Candidates need not submit/send at any address, application printouts or any certificates or copies thereof at the time of online application. Their candidature will be considered on the strength of the information declared in the application.

f) The Bank shall not entertain requests from the candidates seeking advice about their eligibility to apply.

g) Candidates already in employment should produce 'no objection certificate' from their employer, at the time of interview, in the absence of which their candidature will not be considered.

h) Only candidate willing to serve anywhere in the India should apply.

i) The decision of the Bank in all aspects pertaining to the application and its acceptance or rejection as the case may be, conduct of examination and at all consequent stages, culminating in the selection or otherwise of any candidate, shall be final in all respects and binding on all concerned, and Bank also reserves its right to alter and modify the terms and conditions laid down in the notification for conducting the various stages up to selection, duly intimating details thereof to all concerned, as warranted by any unforeseen circumstances arising during the course of the recruitment process, or as deemed necessary by the Bank at any stage.

j) Decision of the Bank in all matters regarding eligibility of the candidate, the stages at which such scrutiny of eligibility is to be undertaken, the document(s) to be produced for the purpose of the conduct of examination, interview, selection and any other matter relating to recruitment will be final and binding on the candidate. No Correspondence or personal enquiries shall be entertained in this behalf.

k) 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.

l) 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.

m) 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 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.

n) The requests of the applicants seeking marks obtained by them in the online test/interview will not be entertained.

o) Bank, May at its discretion holds re-examination wherever necessary in respect of any Venue/specific post of venue or a candidate(s). Further, the Bank reserves its right to postpone/cancel the online test, if the situation warrants.

p) The Bank shall not be responsible for an application being rejected which is based on wrong information provided in any advertisement issued by an unauthorized person/institution.

q) Data once registered cannot be changed.

r) Canvassing in any form will be a disqualification.

s) Any resultant dispute arising out of this notification shall be subject to the sole jurisdiction of the courts situated at Visakhapatnam only.

t) Bank takes no responsibility for any certificate/remittance sent separately by candidate.

u) No Candidate is permitted to use calculator, Mobiles, papers or any other such instruments during the examination. The candidates will appear for the written examination/interview at the allotted centers at their own expenses and risks and the Bank will not be responsible for any injury loss etc. of any nature.

Candidates in their own interest are advised to submit their application on-line well in time before the last date to avoid possible technical snags.

Appointment of selected candidates is subject to his/her being declared medically fit as per the recruitment of the Bank; such appointments will be subject to the Service & Conduct Rules of the Bank.

Action Against Candidates Found Guilty of Misconduct:

Candidates are advised in their own interest that they should not furnish any particulars that are false, tampered, Fabricated and should not suppress any material information while filling up the application form.

At the time of written examination/interview, if a candidate is (or has been) found guilty of

(i) Using unfair means during the examination or
(ii) Impersonating or procuring impersonation by any person or
(iii) Misbehaving in the examination hall
(iv) Resorting to any irregular or improper means in connection with his/her candidature for selection or
(v) Obtaining support for his/her candidature by unfair means; 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 or recruitment conducted by The Visakhapatnam Cooperative Bank Ltd.,
c) For termination of service, if he/she has already joined the Bank.

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.

12. Call letters for Online Examination:

All eligible candidates will be required to download call letters from the Bank’s website. The candidates should download their call letters from the Bank's website [www.vcbl.in](http://www.vcbl.in) by entering his/her details, i.e., the Registration Number and Password/date of birth. SMS & E-Mail communication shall be sent to the candidates immediately after the call letters are made available for download.

CANDIDATES REPORTING LATE i.e., after the reporting time specified on the call letter for Examination will not be permitted to take the examination.

In case of any difficulty in submitting the application the following numbers may be contact:

1. For Technology related issues Contact Phno: 0891-2788463
2. For general issues contact Phone No. 0891-2788462

Date: 04-11-2020
Place: Visakhapatnam

S.d/-
P.V.N.MURTHY
CHIEF EXECUTIVE OFFICER