VIJAYA BANK
(A Government of India Undertaking)
HEAD OFFICE: BANGALORE – 560 001

RECRUITMENT NOTIFICATION NO. 03/2018

Vijaya Bank is a premier Public Sector Bank, with its Head Office at Bangalore, having a network of more than 2125 branches plus offices all over India with total employee strength of around 16000.

The Bank, founded on 23.10.1931, is a pioneer in introducing new and innovative trend setting products, tailor made to the diverse needs of varied clientele. The Bank completed its platinum jubilee in the year 2006. The total business crossed Rs.2.79 lakh Crore as at June 2018 in congruence with the Bank's Mission, "To emerge as a Prime Bank driven by modern technology in meeting customer aspirations, offering professional financial services and contributing to sustained national development."

The Bank invites applications (On-Line only) for recruitment for the post of ‘Probationary Asst. Manager (Credit) in JMG Scale-I in General Banking stream.

Candidates selected for the above post will have to undergo a specially designed course through an institute selected by the Bank.

- The course will be for a duration of 3 months.
- The course is residential and the selected candidates should necessarily stay in the campus.
- During the course candidates will be paid a stipend of Rs. 15,000/- p.m.
- At the end of the course an exit test will be conducted. Only, those candidates who pass the exit test by scoring the cut off marks as decided by the Bank will be offered appointment in the Bank as “Probationary Asst. Manager (Credit) in JMG Scale – I in General Banking Stream”. Further, those candidates who do not pass the exit test will not be offered appointment in the Bank.

Eligible candidates can apply ON-LINE through link given in our Bank’s website www.vijayabank.com. No other means/mode of application will be accepted. Please read this advertisement carefully and ensure your eligibility before paying fees/submitting on-line application.

SCHEDULE OF ACTIVITIES

<table>
<thead>
<tr>
<th>SN</th>
<th>Particulars</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Payment of Application Fee / Intimation Charges</td>
<td>From 12.09.2018 to 27.09.2018 (both days inclusive)</td>
</tr>
<tr>
<td>2</td>
<td>Opening Date and Closing Date for on-line registration in website (For All Applicants, including those from Far Flung Areas)</td>
<td>01.08.2018</td>
</tr>
<tr>
<td>3</td>
<td>Relevant date for Age and Qualification</td>
<td>Will be intimated in due course</td>
</tr>
<tr>
<td>4</td>
<td>Date of Online Examination</td>
<td></td>
</tr>
</tbody>
</table>
Please note that:

a) The process of Registration of application is complete only when fee is deposited with the Bank through On-line mode on or before the last date for fee payment;

b) Before applying, candidates are requested to ensure that they fulfill the eligibility criteria for the post as on the cut-off date.

c) Candidates are advised to check Bank's website www.vijayabank.com for details and updates.

1. DETAILS OF THE POST, VACANCIES & RESERVATIONS:

Name of the Post/Vacancies:

<table>
<thead>
<tr>
<th>Post Code No.</th>
<th>Name of the post</th>
<th>Scale</th>
<th>No. of Vacancies*</th>
<th>PWD</th>
<th>Min. age as on 01.08.2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Probationary Asst. Manager (Credit) (JMG S I) in General Banking Stream</td>
<td>JMG - I</td>
<td>49, 25, 89, 167</td>
<td>330</td>
<td>Minimum – 21 years, Maximum – 30 years</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* Reservations are applicable as per prevailing government guidelines.

i) The number of vacancies and the reservations provided are provisional and may vary according to actual requirement of the Bank, subject to availability of suitable candidates.

ii) In case of non-availability of eligible/suitable candidates for reserved vacancies, Bank reserves its right to interchange these categories as per Government Directives.

iii) For relaxation in upper age limit, refer Point No. 5

iv) Reservation is available for Persons with Benchmark Disabilities under Section 34 of "The Rights of Persons with Benchmark Disabilities Act, 2016".

v) As the reservation for PWBD candidates are on horizontal basis, the selected candidates will be placed in the appropriate category to which the candidate belongs.

vi) Only such persons would be eligible for reservation in services / posts under PWBD Category who suffer from not less than 40% of relevant disability.

vii) Only those candidates shall be treated as Ex-Servicemen who fulfill the revised definition as laid down in Government of India, Ministry of Home Affairs, Department of Personnel and Administrative Reforms Notification No.36034/5/85/Estt. (SCT) dated 27.10.1986 as amended from time to time.

viii) The selected candidates will be posted anywhere in India, depending on the requirement of the Bank.

ix) The designation/name of the post is only indicative as per the respective scale in General Banking Stream and the same does not intend to confer any special advantages to the selected candidate. The Bank reserves the right to change the name of the post/designation at any time without notice.
Abbreviations:
JMGS-I - Junior Management Grade Scale-I; SC-Scheduled Caste; ST-Scheduled Tribe; OBC - Other Backward Class; UR - Unreserved; PWBD - Persons With Benchmark Disabilities; HI-Hearing Impaired; OC-Orthopedically Challenged; VI-Visually Impaired; ID-Intellectual Disability

2. ELIGIBILITY CRITERIA (AS ON 01.08.2018)

a) NATIONALITY / CITIZENSHIP:
A candidate must be either i) a citizen of India or ii) a subject of Nepal or iii) a subject of Bhutan or iv) a Tibetan refugee who came over to India before 01.01.1962 with the intention of permanently settling in India or v) a person of Indian origin who has migrated from Pakistan, Burma, Sri Lanka, East African Countries of Kenya, Uganda, United Republic of Tanzania, Zambia, Malawi, Zaire, Ethiopia & Vietnam with the intention of permanently settling in India provided that a candidate belonging to categories (ii), (iii), (iv) or (v) above shall be a person in whose favour a certificate of eligibility has been issued by the Government of India. A Candidate in whose case a certificate of eligibility is necessary may be admitted to the Test/Interview conducted by the Bank, but on final selection the offer of appointment may be given only after the necessary eligibility certificate issued by the Government of India, is produced.

b) AGE & EDUCATIONAL QUALIFICATIONS (AS ON 01.08.2018)

<table>
<thead>
<tr>
<th>Post Code</th>
<th>Name of the Post &amp; Scale</th>
<th>Age as on 01.08.2018</th>
<th>Educational Qualifications (from a University/ Institution/ Board recognized by Govt. of India/ approved by Govt. regulatory Bodies)</th>
<th>Experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>01</td>
<td>Probationary Asst. Manager (Credit) (JMGS I) in General Banking Stream</td>
<td>Min. 21 years Max. 30 years i.e a candidate must have been born not earlier than 01.08.1988 and not later than 01.08.1997 (both days inclusive)</td>
<td>A Degree (Graduation) in any discipline with minimum 60% marks AND MBA/PGDBM/PGDM/PGBM/PGDBA – (with specialization in Finance) – through full time course from a reputed institution (two/three year programme) / Post-graduation degree in Commerce/ Science/Economics/Law. OR Chartered Accountant OR ICWA OR Company Secretary</td>
<td>NIL</td>
</tr>
</tbody>
</table>

NOTE:
(1) 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 on or before 01.08.2018.
(2) Minimum 60% marks at graduation level is for candidates applying under general/unreserved category, candidates belonging to reserved category (SC/ST/OBC/PWD) applying for reserved vacancies (SC/ST/OBC/PWD) will be entitled for relaxation of 5% i.e. they should have minimum 55% marks at graduation level.

(3) Candidate should indicate the percentage obtained in Graduation calculated to the nearest two decimals in the online application. Where CGPA / OGPA is awarded, the same should be converted into percentage and indicate the same in online application. A copy of the "Conversion Formula" notified by the University / Institute for converting Grades to Percentage, along with equivalent class, has to be submitted at the time of interview. The fraction of percentage so arrived will be ignored i.e. 59.99% will be treated as less than 60% and 54.99% will be treated as less than 55%.

(4) Calculation of Percentage: The percentage marks shall be determined as per norms of respective Universities.

(5) Candidates who were holding similar post in Vijaya Bank in the past are not eligible, hence need not apply.

(6) Only those Candidates ready to work anywhere in India should apply.

(7) Candidates having the requisite qualification stipulated for the post can only apply.

3. SALARY & EMOLUMENTS AFTER JOINING THE BANK ON SUCCESSFUL COMPLETION OF THE COURSE:

<table>
<thead>
<tr>
<th>Scale</th>
<th>Salary &amp; Emoluments</th>
</tr>
</thead>
<tbody>
<tr>
<td>JMGS-I</td>
<td>23700 - 980/7 - 30560 - 1145/2 - 32850 - 1310/7 – 42020 *</td>
</tr>
</tbody>
</table>

*In addition, officers are also eligible for Dearness Allowance, City Compensatory Allowance, House Rent Allowance (HRA), Furniture and Fixtures, Accommodation (in lieu of HRA), Leave encashment & LTC encashment in lieu of LTC, Reimbursement of Conveyance, Medical Aid, Hospitalization expenses, Retirement benefits, Loans at concessional rates as per the rules of the Bank. They are eligible for liberal welfare schemes & benefits.

4. AGREEMENT/SECURITY BOND:
The selected candidates who are appointed in the services of the Bank on completion of the course and exit test have to execute an Agreement / Security Bond at the time of joining the Bank to serve the Bank for a minimum period of Three (3) years from the date of joining the Bank as Probationary Officer upon successful completion of the course. In the event of candidate abandoning, absconding or resigning the services of the Bank before completion of three years, he / she shall be liable to compensate the Bank with an amount of Rs. 3,00,000.00 [Rupees Three lakhs only] + applicable taxes.
## 5. RELAXATION IN UPPER AGE LIMIT:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Category</th>
<th>Age relaxation</th>
</tr>
</thead>
<tbody>
<tr>
<td>(i)</td>
<td>SC/ST Candidates</td>
<td>5 years</td>
</tr>
<tr>
<td>(ii)</td>
<td>OBC (Non Creamy layer)</td>
<td>3 years</td>
</tr>
<tr>
<td>(iii)</td>
<td>Persons With Benchmark Disability (PWD):</td>
<td>10 years</td>
</tr>
<tr>
<td>(iv)</td>
<td>Ex-Servicemen, Commissioned Officers including Emergency Commissioned Officers (ECOs)/ Short Service Commissioned Officers (SSCOs) who have rendered at least 5 years military service and have been released on completion of assignment on or before last date of submission of application otherwise than by way of dismissal or discharge on account of misconduct or inefficiency or physical disability attributable to military service or invalidment</td>
<td>5 years</td>
</tr>
<tr>
<td>(v)</td>
<td>The children/Family members of those who died in the 1984 riots</td>
<td>5 years</td>
</tr>
<tr>
<td>(vi)</td>
<td>Persons domiciled in J&amp;K State during the period from 01.01.1980 to 31.12.1989</td>
<td>5 years</td>
</tr>
</tbody>
</table>

Any other age relaxation applicable as per existing Government Guidelines.

a) The relaxation in upper age limit to SC/ST/OBC candidates is allowed on cumulative basis with only one of the remaining categories for which age relaxation is permitted as mentioned above in Point No. 5 (iii) to 5 (vi).

b) Persons eligible for age relaxation under 5 (vi) above must produce the domicile certificate at the time of interview from the District Jurisdiction where he/she had ordinarily resided or any other authority designated in this regard by the Government of Jammu & Kashmir to the effect that the candidate had ordinarily domiciled in the State of J&K during the period from 01.01.80 to 31.12.89.

c) Persons eligible for age relaxation under 5 (v) above must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.

d) There is no reservation for Ex-servicemen in Officer Cadre Posts.

e) Please note that no change of category will be permitted at any stage after registration of the online application and the result will be processed considering the category which has been indicated in the online application, subject to guidelines of the Government of India in this regard. No request for considering the candidature under any category other than the one in which one has applied will be entertained.

f) Candidates belonging to OBC category but coming under creamy layer and/or if their caste does not find place in the Central List are not entitled to OBC reservation. They should indicate their category as General in the online application form.
Please note that Caste (SC/ST/OBC) name appearing on the Caste Certificate should match letter by letter with the caste name available in Central Government List/notification.

Reservation for Persons with Benchmark Disabilities:

Under section 34 of "The Rights of Persons with Benchmark Disabilities Act, 2016", persons with benchmark disabilities are eligible for Reservation. The reserved categories of disabilities mentioned under this Act are namely:

i) Blindness and low vision;
ii) Deaf and hard of hearing;
iii) Locomotor disability including cerebral palsy, leprosy cured, dwarfism, acid attack victims and muscular dystrophy;
iv) Autism, Intellectual Disability, Specific Learning Disability and Mental illness;
v) Multiple disabilities from amongst persons under clauses (a) to (d) including deaf-blindness in the posts identified for each disability:

Note: Definition of the above specified disabilities will be as per "THE RIGHTS OF PERSONS WITH BENCHMARK DISABILITIES ACT, 2016".

The allocation of reserved vacancies for the persons with benchmark disabilities will be as prescribed in the "The Rights of Persons with Benchmark Disabilities Act, 2016".

(i) Guidelines for Persons With Benchmark Disabilities using a Scribe

The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use their own scribe at their cost during the online examination. In all such cases where a scribe is used, the following rules will apply:

• The candidate will have to arrange his / her own scribe at his/her own cost.
• The scribe may be from any academic stream.
• Both the candidate as well as scribe will have to give a suitable undertaking confirming that the scribe fulfills all the stipulated eligibility criteria for a scribe mentioned above. Further in case it later transpires that he/she did not fulfill any laid down eligibility criteria or suppressed material facts the candidature of the applicant will stand cancelled, irrespective of the final result.
• Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes or otherwise advised for every hour of the examination.
• The scribe arranged by the candidate should not be a candidate for the Recruitment Project 03/2018. If violation of the above is detected at any stage of the process, candidature of both the candidate 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.
• 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 concessions.

(ii) Guidelines for candidates with locomotor disability and cerebral palsy

A Compensatory time of twenty minutes per hour or otherwise advised shall be permitted for the candidates with locomotor 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 advised for every hour of the examination.
- The facility of viewing the contents of the test in magnifying font will not be available to Visually Impaired candidates who use the services of a Scribe for the examination.
- These guidelines are subject to change in terms of Government of India guidelines / clarifications, if any, from time to time.

6. SELECTION PROCEDURE:

Selection will be through online test and/or personal interview, depending on the number of applicants/eligible candidates.

I. ONLINE EXAMINATION

The structure of online examination will be as under:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Name of the Tests</th>
<th>Maximum Marks</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>English Language</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>2.</td>
<td>General Awareness with special reference to Banking Industry</td>
<td>50</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td>Financial Management</td>
<td>50</td>
<td></td>
</tr>
</tbody>
</table>

Each candidate will be required to obtain a minimum score in each test of online examination and also a minimum total score to be shortlisted for the interview. The minimum score will be decided by the Bank.

Penalty for Wrong Answers:

There will be penalty for wrong answers marked in the Objective Tests. For each question for which a wrong answer has been given by the candidate, one fourth or 0.25 of the marks
assigned to that question will be deducted as penalty to arrive at corrected score. If for any question a candidate gives more than one answer, it will be treated as wrong, even if one of the given answers happens to be right, and there will be the same penalty of 0.25 of the marks assigned to that question deducted as penalty. If a question is left blank, i.e. no answer is given by the candidate, there will be no penalty for that question.

Important:

Please take note that in case a candidate is found adopting/abetting use of unfair means, either during the online test or at any point of time before or after, then the candidate shall be debarred from the recruitment process.

EXAMINATION CENTERS

i) The examination will be conducted online in the following centres (Tentative list)

Ahmedabad, Bengaluru, Bhopal, Bhubaneswar, Chandigarh, Chennai, Dehradun, Delhi, Hyderabad, Jaipur, Jammu, Kolkata, Lucknow, Mumbai, Panaji, Patna, Raipur, Ranchi, Shimla and Thiruvananthapuram, Visakhapatnam, Vijayawada, Guwahati.

ii) Candidates are advised to give their preference of written test centre. The address for the online test and timing will be advised in the online call letters available on Bank’s website.

iii) Candidates may select any one centre from the above-mentioned centres and indicate the same in his / her application. The exact address of the venue will be advised in the call letters.

iv) No request for change of centre for Examination shall be entertained.

v) 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.

vi) Bank also reserves the right to allot the candidate to any centre other than the one he/she has opted for.

vii) Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and Bank will not be responsible for any injury or losses etc. of any nature.

II. INTERVIEW:

Merit list of the candidates based on the marks obtained by them in online examination (marks obtained in General Awareness with special reference to Banking and Financial Management paper) will be prepared in descending order for the respective categories i.e. SC/ST/OBC/GEN. Candidates securing the minimum qualifying marks as decided by the Bank for Online Tests and ranking sufficiently high in the order of merit shall be called for Personal interview. Mere passing in the Online Test shall not vest any right in a candidate for being called for Personal Interview. In case of equal marks by two or more candidates, the merit order of such group of candidates will be on the basis of Date of Birth i.e. Candidate senior in age will be placed higher in the merit List.
The Bank may conduct the selection process only on the basis of Interview without holding online test. Accordingly, if online examination is not conducted, adequate number of candidates as decided by the Bank will be shortlisted for the interview based on their qualification, experience, and overall suitability for the post.

The total marks allotted for Interview are 100. The minimum qualifying marks for the general/unreserved category candidates will be 40% and for SC/ST/OBC/PWD is 35%.

**List of Documents to be produced at the time of interview** (as applicable)

The following documents in original together with two sets of self-attested photocopies in support of the Candidate’s eligibility and identity are to be invariably submitted at the time of interview **failing which the candidate may not be permitted to appear for the interview**:

i) Printout of the valid Interview Call Letter.

ii) Valid system generated printout of the online application form.

iii) Proof of Date of Birth (Birth Certificate or SSLC/ Std. X Certificate with DOB).

iv) Photo Identify Proof as indicated in para “IDENTITY VERIFICATION”.

v) Mark sheets & certificates for educational qualifications. Proper document from Board /University for having declared the result on or before 01.08.2018 has to be submitted.

vi) Caste Certificate issued by competent authority in the prescribed format as stipulated by Government of India in case of SC / ST / OBC category candidates. In case of candidates belonging to OBC category, certificate should specifically contain a clause that the candidate does not belong to creamy layer section excluded from the benefits of reservation for Other Backward Classes in Civil post & services under Government of India. The certificate so issued containing ‘Non-creamy layer’ clause should be issued recently (not more than one year old i.e. on or after 01.08.2017). Caste Name mentioned in certificate should tally letter by letter with Central Government list / notification.

vii) Candidates belonging to OBC category but coming under creamy layer are not entitled to OBC reservation. They should indicate their category as General in the online application form.

viii) Medical Certificate in prescribed format in case of PWD category. If the candidate desires to use the services of a Scribe at the time of online examination the duly filled in Bio data of the scribe in the prescribed format is to be submitted. This is a must.

ix) An Ex-serviceman candidate has to produce a copy of the discharge Certificate / pension payment order and documentary proof of rank last / presently held (substantive as well as acting) at the time of interview.

x) Candidates serving in Government / quasi govt offices/ Public Sector Undertakings (including Nationalised Banks and Financial Institutions) are required to produce a “No Objection Certificate” from their employer at the time of interview, in the absence of which their candidature will not be considered and travelling expenses, if any, otherwise admissible, will not be paid.
xi) Persons falling in categories 5 (ii), (iii), (iv) and (v) of Point 2 (a) should produce a certificate of eligibility issued by the Govt. Of India.

xii) Persons eligible for age relaxation under 5 (v) must produce a certificate from the District Magistrate to the effect that they are eligible for relief in terms of the Rehabilitation Package for 1984 Riot Affected Persons sanctioned by the Government and communicated vide Ministry of Finance, Dept. of Financial Services communication No.F.No.9/21/2006-IR dated 27.07.2007.

xiii) Persons eligible for age relaxation under 5 (vi) must produce the domicile certificate at the time of interview/ at any stage of the subsequent process from the District Jurisdiction where he / she had ordinarily resided or any other authority designated in this regard by the Government of Jammu & Kashmir to the effect that the candidate had ordinarily domiciled in the State of J&K during the period from 01.01.80 to 31.12.89.

xiv) Experience certificates, as applicable.

xv) Any other relevant documents in support of eligibility.

NOTE: Candidates will not be allowed to appear for the interview if he/she fails to produce the relevant eligibility documents as mentioned above.

The Competent Authority for the issue of the certificate to SC / ST / OBC / PERSONS WITH BENCHMARK DISABILITIES is as under (as notified by GOI from time to time):
For Scheduled Castes / Scheduled Tribes / Other Backward Classes: (i) District Magistrate / Additional District Magistrate / Collector / Deputy Commissioner / Additional Deputy Commissioner / Deputy Collector / First Class Stipendiary Magistrate / City Magistrate / Sub-Divisional Magistrate (not below the rank of First Class Stipendiary Magistrate) / Taluk Magistrate / Executive Magistrate / Extra Assistant Commissioner (ii) Chief Presidency Magistrate/ Additional Chief Presidency Magistrate/ Presidency Magistrate (iii) Revenue Officer not below the rank of Tehsildar (iv) Sub-divisional officer of the Area where the candidate and/or his family normally resides.
For Persons with Benchmark Disabilities: Authorised certifying authority will be the Medical Board at the District level consisting of Chief Medical Officer, Sub-Divisional Medical Officer in the District and an Orthopaedic / Ophthalmic / ENT Surgeon or any person designated as certifying authority by appropriate government.
Prescribed Formats of SC, ST, OBC, PWD certificates as applicable to be submitted at the time of interview are available on our Bank’s official website. Candidates belonging to these categories are required to produce the certificates strictly in these formats only.

IDENTITY VERIFICATION

While appearing for the online test/ interview, the call letter along with a photocopy of the candidate’s photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Driving Licence/ Voter’s Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazzetted Officer/ People’s Representative along with a photograph / Identity Card issued by a recognised college/ university/ Aadhar 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, 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/ interview.
- Ration Card will not be accepted as valid ID proof.
- In case of candidates who have changed their name will be allowed only if they produce Gazette notification/their marriage certificate/affidavit, in original.

**Note:** Candidates have to produce, in original, the same photo identity proof bearing the name as it appears on the online application form/ call letter 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. To avoid any dispute, name recorded at the time of registration should be similar and identical to authorized identity proof.

### BIOMETRIC DATA - CAPTURING AND VERIFICATION

It has been decided to capture the biometric data (left thumb impression or otherwise) of the candidates on the day of the Online Test.

The biometric data of qualified candidates will be verified on the day of interview. Decision of the Biometric data verification authority with regard to its status (matched or mismatched) shall be final and binding upon the candidates.

Candidates are requested to take care of the following points in order to ensure smooth process:

- If fingers are coated (stamped ink / mehendi / coloured etc), ensure to thoroughly wash them so that coating is completely removed before the Online Test / Interview.
- If fingers are dirty or dusty, ensure to wash them and dry them before the finger print (biometric) is captured.
- Ensure fingers of both hands are dry. If fingers are moist, wipe each finger to dry them.
- If the primary finger (left thumb) to be captured is injured / damaged, immediately notify the concerned authority in the test centre. In such cases impression of other fingers, toes etc may be captured.

### III. MERIT LIST:

Selection will be through online test and/or personal interview, depending on the number of applicants/eligible candidates.

In case online test is conducted, the weightage (ratio) of Online Examination and interview will be 70:30. The combined final scores of candidates shall be arrived at on the basis of total scores obtained by the candidates in Online Examination and Interview. A candidate should be found suitable both in the Online Examination and interview to be eligible for final selection.

Merit list of the candidates based on the marks obtained by them in Online Examination and Personal Interview will be prepared in descending order for the respective categories i.e. SC/ST/OBC/GEN. The final selection will be made on the basis of this merit list.
If online examination is not conducted, the final selection will be made through personal interview. In such case merit list will be prepared on the basis of marks obtained in Personal Interview in descending order for the respective categories i.e. SC/ST/OBC/GEN. The final selection will be made on the basis of this merit list.

In case of equal marks obtained by two or more candidates, the merit order of such group of candidates will be on the basis of marks obtained in Online examination i.e. candidate securing higher marks in Online exam will be placed higher in the merit list. If the marks obtained in the online exam is also equal or online examination is not conducted, the merit order will be on the basis of Date of Birth i.e. Candidate senior in age will be placed higher in the merit List.

**PLEASE NOTE:**

The call for Online Test / Personal Interview will be on the basis of the details provided by the candidates in the on-line application. If at any stage of the selection process, the details provided in the on-line applications are found to be false or, if the candidate fails to submit the required documents to prove his/her eligibility at the time of interview, his/her candidature will be summarily rejected and the candidate will not be allowed for Personal Interview.

Request for change of Online Test/Personal Interview centre will not be entertained. However, the Bank reserves its right to change/add/cancel the date, time, centre, venue of the Personal Interview and to call the candidates for the Interview at any other Centre or hold supplementary selection process for particular date / session / venue / centre / set of candidates at its discretion, under unforeseen circumstances, if any. Change of interview schedule, if any, will be announced in our website / by email.

Mere eligibility / admission to the Online Test / Interview or, pass in Online Test / Interview does not imply that the Bank is satisfied beyond doubt about the candidates' eligibility and shall not vest any right on a candidate for selection. The Bank would be free to reject the candidature of any candidate at any stage of the recruitment process, if he / she is found to be ineligible and / or furnished incorrect or false information / certificates / documents or has suppressed any material facts; and the application fees paid by the ineligible candidates shall be forfeited. If appointed, such a candidate may be summarily removed from the services of the Bank.

Finally selected candidate is eligible for admission to the said course at the Institute selected by the Bank. Bank is at the liberty to adopt any other criterion for selection and allotment of candidates to the institute as considered fit and proper. Decision of the Bank in this regard is final and binding on the candidates. Selection for the course does not confer the right on any candidate for appointment in the bank.

The selected candidates upon admission to the institute shall adhere to the code of conduct of the institute.

The Bank reserves the right to change the selection procedure / hold supplementary selection process, including conduct of Online Test, if necessary. The change, if any, shall be intimated to the candidates through our website / email, in advance.
7. HOW TO APPLY

DETAILED GUIDELINES/PROCEDURES FOR
A. APPLICATION REGISTRATION
B. PAYMENT OF FEES
C. PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD

Candidates can apply only online from 12.09.2018 to 27.09.2018 and no other mode of application will be accepted.

IMPORTANT POINTS TO BE NOTED BEFORE REGISTRATION

Before applying online, candidates should:

i) Have a valid personal email ID, which should be kept alive for entire duration of the recruitment project. In case a candidate does not have a valid personal email ID, he/she should create his/her new email ID before applying online and must maintain that email account. Third party email ID is not permitted.

ii) Keep the necessary details of educational qualification and other personal details ready for entering in the online application.

iii) Scan his/her photograph and signature ensuring that both conform to the notification available on Bank’s website.

iv) Candidates are advised in their own interest not to share with/mention to any other person, their login/user credentials generated specifically for this recruitment project.

A. APPLICATION FEES/INTIMATION CHARGES (NON REFUNDABLE)

PAYMENT OF FEE ON LINE: 12.09.2018 to 27.09.2018 (Both days inclusive)

<table>
<thead>
<tr>
<th>CATEGORY</th>
<th>AMOUNT (Rs.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>SC/ST/PWD</td>
<td>Rs. 100/- (INTIMATION CHARGES ONLY)</td>
</tr>
<tr>
<td>GENERAL &amp; OTHERS</td>
<td>Rs. 600/- (APPLICATION FEE + INTIMATION CHARGES)</td>
</tr>
</tbody>
</table>

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

Note: Payment of application fees by any other mode except online will not be accepted. Instruments like Demand Draft/Banker’s Cheque/Indian postal orders received towards payment of application fees/intimation charges will not be accepted under any circumstance. Application fee/intimation Charges are non-refundable and once paid will not be refunded on any account nor can be held for in reserve for any other examination or selection.
**Application Procedure**

Candidates are required to go the Bank’s website [www.vijayabank.com](http://www.vijayabank.com) and click on the link under “Career” page to access the “Recruitment Notification No. 03/2018” – Link for Notification and Online Application”. This will open a new window. In this window click on “APPLY ONLINE”.

(i) Option “APPLY ONLINE” which will open a new screen.

(ii) 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.

(iii) 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.

(iv) 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.

(v) 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. Any change/alteration found may disqualify the candidature.

(vi) Validate your details and Save your application by clicking the ‘Validate your details’ and ‘Save & Next’ button.

(vii) 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”.

(viii) Candidates can proceed to fill other details of the Application Form.

(ix) Click on the Preview Tab to preview and verify the entire application form before FINAL SUBMIT.

(x) 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.

(xi) Click on ‘Payment’ Tab and proceed for payment.

**PAYMENT OF FEES (ONLINE MODE ONLY)**

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 only Master/ Visa Debit or Credit cards or Internet Banking.
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. 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.

[C] **GUIDELINES FOR PHOTOGRAPH & SIGNATURE SCAN AND UPLOAD**

- In case the face in the photograph or signature is unclear, the application may be rejected.
- Candidate may edit the application and re-upload the photograph/signature in such case.

**PHOTOGRAPH IMAGE:**

- Photograph must be a recent passport size colour picture.
- The picture should be in colour, 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-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.

**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.
• If the applicants’ signature on the answer script, at the time of the examination, does not match the signature on the Attendance Sheet, the applicant will be disqualified.
• 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 20KB

**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 .jpg 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.

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 photograph and signature.

**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.

After completing the procedure of applying on-line including payment of fees, the candidate should take a printout of the system generated on-line application form, ensure the particulars filled in are accurate and retain it along with Registration Number and Password for future reference. They should not send this printout to Bank.

**Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Post Applied for, Address, Mobile Number, Email ID, Qualifications, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of any details will be entertained. Bank will not be responsible for any consequences arising out of furnishing of incorrect and incomplete details in the application or omission to provide the required details in the application form.**
It is for the candidate to ensure that he / she has met with the eligibility criteria and complied with the requirements and adhered to the instructions contained in this advertisement as well as in the application form. Candidates are, therefore, urged to carefully read the advertisement and complete the application form and submit the same as per instructions given in this regard.

Even if the last date of registration is changed due to technical reasons, the valid dates for payment of application fee will not be changed. Payment of fee by Demand Draft / Cheque / Money Orders / Postal Orders etc. will not be accepted. After registration the application printout need not be sent to the Bank. The said application and copies of required documents mentioned above should be kept ready for submission at the time of interview.

Candidates serving in Government / Public Sector Undertakings will be required to submit “No Objection Certificate” from their employer, in the absence of which their candidature will not be considered and will be cancelled for non-submission of NOC.

Please note that all the particulars mentioned in the online application including Name of the Candidate, Category, Date of Birth, Address, Mobile Number, Email ID, Centre of Examination etc. will be considered as final and no change/modifications will be allowed after submission of the online application form. Candidates are hence requested to fill in the online application form with the utmost care as no correspondence regarding change of details will be entertained.

An email/ SMS intimation with the Registration Number and Password generated on successful registration of the application will be sent to the candidate’s email ID/ Mobile Number specified in the online application form as a system generated acknowledgement. If candidates do not receive the email and SMS intimations at the email ID/ Mobile number specified by them, they may consider that their online application has not been successfully registered.

An online application which is incomplete in any respect such as without photograph and signature uploaded in the online application form will not be considered as valid. Candidates are advised in their own interest to apply on-line much before the closing date and not to wait till the last date of registration of application to avoid the possibility of disconnection/ inability/ failure to log on to the BANK website on account of heavy load on internet/website jam. 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. 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 such applications would be rejected.

Any information submitted by an applicant in his/ her application shall be binding on the candidate personally and he/she shall be liable for prosecution/ civil consequences in case the information/ details furnished by him/ her are found to be false at a later stage.
8. **CALL LETTERS:**
The Centre, venue address, post applied for, date and time for examination and interview shall be intimated in the respective Call Letter. An eligible candidate should download his/her call letter from the Bank’s website www.vijayabank.com by entering his/her details i.e. Registration Number and Password/Date of Birth. No hard copy of the call letter/ Information Hand-outs etc. will be sent by post/ courier. Intimations will be sent by email and/ sms to the email ID and mobile number registered in the online application form.

Bank will not take responsibility for late receipt / non-receipt of any communication e-mailed/ sent via SMS to the candidate due to change in the mobile number, email address, technical fault or otherwise beyond the control of Bank. Candidates are hence advised to regularly keep in touch with the authorised Bank website www.vijayabank.com 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 till the subject recruitment process is completed.

9. **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 online application. At the time of 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 interview hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents 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 interview 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.

10. **PROBATION AND CONFIRMATION IN BANK’S SERVICE:**

In terms of Vijaya Bank (Officers) Service Regulations, 1982, the recruited Officer will be on probation for a period of two years. The confirmation in the regular services of the Bank after satisfactory completion of the Probationary period will be subject to satisfactory work/performance, progress and conduct during the probationary period, satisfactory report from the police authorities about the character &
antecedents and passing of the confirmation test (which shall be conducted by the Bank prior to completion of the probation period)

11. GENERAL INSTRUCTIONS:

(i) Candidates have to register on-line through Bank's website only. No other means of applications shall be entertained.

(ii) Qualifications/Experience: The qualification/experience prescribed are the minimum. Candidates possessing higher qualifications/experience suitable for the post will be given preference at the time of test/interview. Candidates must possess the qualification as on 01.08.2018.

(iii) As the applications are to be processed by a computerized system, it is essential that the application is strictly in accordance with the prescribed format and is properly and completely filled.

(iv) Candidates will have to invariably produce and submit the requisite documents such as valid call letter, a photocopy of photo-identity proof bearing the same name as it appears on the online submitted application form etc. at the time of examination and interview respectively.

(v) Before applying for the mentioned posts, the candidate should ensure that he/she fulfils the eligibility and other norms mentioned in this advertisement. Candidates are therefore to carefully read this advertisement and follow all the instructions given for submitting online application. It is the primary responsibility of the candidate to ensure that he/she belongs to the Caste/Tribe as mentioned by him/her in online application.

(vi) A Candidate’s shortlisting for interview and/ subsequent process is strictly provisional. The mere fact that the call letter(s) has been issued to the candidate does not imply that his/ her candidature has been finally cleared by Bank. Bank would be free to reject any application, at any stage of the process, cancel the candidature of the candidate in case it is detected at any stage that a candidate does not fulfil the eligibility norms and/or that he/she has furnished any incorrect/false information/certificate/documents or has suppressed any material fact(s). If any of these shortcomings is/are detected after appointment his/her services are liable to be summarily terminated.

(vii) Decision of Bank in all matters relating to selection process will be final and binding on the candidate. No correspondence or personal enquiries shall be entertained by the Bank in this behalf.

(viii) 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. The scribe arranged by the candidate should not be a candidate for the examination. If violation of the above is detected at any stage of the process, candidature of both the candidate and the scribe will be cancelled. Multiple attendance/ appearances in the online examination and/or interview will be summarily rejected/ candidature cancelled.
(ix) Online applications once registered will not be allowed to be withdrawn and/or the application fee/ intimation charges once paid will not be refunded nor be held in reserve for any other examination.

(x) No request for change of address, or changes in any other details mentioned in the online application form will be entertained.

(xi) Any resulting dispute arising out of this advertisement including the recruitment process shall be subject to the sole jurisdiction of the Courts situated at Bangalore.

(xii) In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on Banks website shall prevail.

(xiii) A candidate should ensure that the signatures appended by him/her in all the places viz. in his/her call letter, attendance sheet etc. and in all correspondences with the Bank in future should be identical and there should be no variation of any kind.

(xiv) A recent, recognizable photograph should be uploaded by the candidate in the online application form and the candidate should ensure that copies of the same are retained for use at various stages of the process. Candidates are also advised not to change their appearance till the process is completed. Failure to produce the same photograph at various stages of the process/doubt about identity at any stage could lead to disqualification.

(xv) Candidates will have to appear for the online test/interview at their own expense. However, eligible outstation SC/ST/Persons with Benchmark Disabilities category candidates called for interview will be paid II$^{nd}$ class to & fro railway/ bus fare or actual expenses incurred, whichever is less, by shortest route on production of proof of travel (rail/ bus ticket etc.). The above concession will not be admissible to SC/ST/Persons with Benchmark Disabilities category candidates who are already in service in Central / State Government, Corporations, Public Undertakings / Local Government, Institutions and Panchayats etc.

(xvi) Candidates serving in Government / Public Sector Undertakings (including Banks) should submit "No Objection Certificate" from their employer at the time of Interview, in the absence of which their candidature will not be considered.

(xvii) The selected candidates may have to join the course within one month (tentatively) of receiving the offer letter for admission to the course. As this is a specially designed course which starts on a particular day for all the selected candidates, requests for extension of time for joining the course will not be considered.

(xviii) Bank shall not be responsible for any application made/ wrong information provided by an unauthorized person / institution. Candidates are advised not to share their application details with anyone.
(xix) Appointment of provisionally selected candidates is subject to his/her being declared medically fit, as per any other requirements of the Bank and also subject to service and conduct rules of the Bank. Decision of Bank will be final and binding on candidates.

(xx) Bank reserves the right to change (cancel/ modify/add) any of the criteria, method of selection etc. with or without assigning any reason. 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 documents to be produced for the purpose of the conduct of Interview, selection and any other matter relating to selection process will be final and binding on the candidate. Further, the Bank reserves right to stall / cancel the recruitment partially / fully at any stage during the selection process at its discretion, which will be final and binding on the candidate.

(xxi) Bank may, at its discretion, hold re-examination / re-interview wherever necessary in respect of a centre / venue / specified post or candidate/s.

(xxii) The shortlisted candidates are required to submit self attested copies of all the documents pertaining to Age, Qualification, Experience, Caste etc. at the time of Personal Interview. The originals of all the documents are to be made available for cross verification along with the copies. If any candidate is found ineligible while verifying the documents, he / she shall not be allowed to take up Personal Interview.

(xxiii) Appointment of selected candidates for the posts are subject to the Service and Conduct Rules of the Bank.

(xxiv) 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 / web site / job portal / social media.

(xxv) Intimations will be sent by email and/ SMS only to the email ID and mobile number registered in the online application form. Bank shall not be responsible if the information/ intimations do not reach candidates in case of change in the mobile number, email address, technical fault or otherwise, beyond the control of Bank. Candidates are advised to keep a close watch on the authorised Bank website www.vijayabank.com for latest updates.

(xxvi) Use of Mobile Phones, pagers, calculator or any such devices:
(a) Mobile phones, pagers or any other communication devices are not allowed inside the premises where the examination is being conducted. Any infringement of these instructions shall entail cancellation of candidature and disciplinary action including ban from future examinations.
(b) Candidates are advised in their own interest not to bring any of the banned items including mobile phones/ pagers to the venue of the examination, as arrangement for their safekeeping cannot be assured.
(c) Candidates are not permitted to use or have in possession calculators in examination premises.
In case any dispute arises on account of interpretation of clauses in any version of this advertisement other than English, the English version available on the Bank’s website www.vijayabank.com shall prevail.

Candidates in their own interest are advised to register on-line and submit their applications well in time before the last date for submission, to avoid the possibility of disconnection / inability / failure to log on the Bank’s website on account of heavy load on internet / website jam. 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 reasons beyond the control of the Bank.

12. ANNOUNCEMENTS:
All further announcements/ details pertaining to this process will only be published/ provided on Bank’s website www.vijayabank.com from time to time.

13. DISCLAIMER:
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 of the 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 effect. Clarifications / decisions given / to be given by the Bank, regarding this process for recruitment of Officers in General Banking Stream shall be final and binding.

CANDVASSING IN ANY FORM WILL BE A DISQUALIFICATION

Sd/-

DATE: 12.09.2018
PLACE: BANGALORE

निर्मला श्रीधर NIRMALA SRIDHAR
general manager—personnel

Bank’s website: www.vijayabank.com