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The Dist. Co-operative Central Bank Ltd.,

Y.S.R. Sahakara Bhawan, D. No. 58-14-57/2, Marripalem VUDA Layout,
NH-16 Road, N.A.D. (Post), Visakhapatnam - 530 009.

వి జిల్లా కేంద్ర సహకార బ్యాంకు లిమిటెడ్

వై.యస్.ఆర్. సహకారభవన్, డోర్ నెం.: 58-14-57/2, మర్రిపాలెం ఉడా రేలవుల్,
యస్.హెచ్. - 16 రోడ్, యన్.ఎ.డి. (పోస్ట్), విశాఖపట్నం - 530 009.

RECRUITMENT NOTIFICATION

**Applications are invited for appointment to the post of 'Staff Assistant' in
The District Co-Operative Central Bank Ltd., Visakhapatnam.**

Opening Date for ON-LINE Registration of application	24.07.2026
Closing date for ON-LINE Registration of application	07.08.2026
Last date for payment of online application fee	07.08.2026
Date of on-line test (tentative)	August/September 2026

1. VACANCIES:

Break up of vacancies for the post of Staff Assistant:

	OC	BC-A	BC-B	BC-C	BC-D	BC-E	EWS	SC (G-I)	SC (G-II)	SC (G-III)	ST	Total	Out of which	
													PwBD	EXS
Open market	14	1	5	1	0	1	4	1	3	2	3	35	2*	1
PACS	5	1	1	0	0	1	1	0	1	1	1	12	0	0

* - Vacancies for PwBD under open market are reserved for Orthopedically challenged.

Abbreviations stand for: (OC – Open Competition; BC – Backward Classes; SC – Scheduled Caste (Group – I, II & III); ST – Scheduled Tribe; EWS - Economically Weaker Sections; PwBD –Persons with Benchmark Disability; EXS – Ex-servicemen;

Written examination will be conducted for all the notified posts.

Note: -

- i. Out of 47 total notified vacancies, 12 vacancies are earmarked to be filled up with the staff working in the Primary Agriculture Co-operative Societies (PACS) affiliated to the District Co-operative Central Bank (DCCB) Ltd., Visakhapatnam, who fulfil the eligibility criteria laid down in this notification and the vacancies as shown for other candidates in different categories may finally vary accordingly.

- ii. If no in-service PACS staff is available in a particular category, the same shall be filled with candidates from open market.
- iii. The number of vacancies as also the number of reserved vacancies is provisional and may vary according to the actual requirement. Further, the Bank reserves the right to enhance or lower down the vacancies as per requirements at the time of final selection/ appointment.
- iv. Reservation for Women/PwBD candidates is horizontal reservation and these are included in the vacancies of various parent categories.
- v. Reservation for Economically Weaker Section (EWS) in recruitment is governed by A.P G.O. MS. No. 73 dated 04.08.2021. Benefit of reservation under EWS category can be availed upon production of an 'Income and Asset Certificate' issued by a Competent Authority on the format prescribed by Govt. of Andhra Pradesh.
- vi. EWS candidates are required to produce for verification, the 'Income & Assets Certificate' for the relevant financial year as per the extant guidelines, on the date of document verification, which shall be intimated to the provisionally selected candidates by the Bank. Hence, the 'Income & Assets Certificate' for the relevant financial year can be obtained by the candidate on or before the date of document verification. No request for extension of time for production of 'Income & Assets Certificate' beyond the said date shall be entertained and if a candidate fails to produce the 'Income & Assets Certificate' on the date of document verification, he / she will not be considered for appointment in the Bank for the post of Staff Assistant.
- vii. Reservation for Schedule Castes (Sub-classification) is governed by A.P. G.O.Ms.No.7 dt. 18.04.2025.
- viii. Reservation for BC-E Group will be subject to adjudication of the litigation pending before the Hon'ble Courts and Government Orders thereon.

2. PAY SCALE & EMOLUMENTS:

The scale of pay for the post of Staff Assistant is presently ₹ 24050 - 1340/3-28070-1650/3 – 33020 - 2000/4- 41020 - 2340/7 -57400-4400/1- 61800- 2680/1- 64480 (20 stages) + 11 Stagnation increments at the rate of ₹ 2680/- at frequencies of 2 years after reaching maximum of the Scale.

At present the total starting emoluments are around ₹ 47,000/- per month, inclusive of DA & HRA at the current rates.

Note: Other allowances & perquisites admissible as per the rules of the Bank.

3. ELIGIBILITY CRITERIA:

3.1. For Open Market recruitment:

(i) Local Candidate:

The DCC Bank has its area of operations as the District and as such all positions are within the District and suitable for Local Candidates only. Accordingly,

candidates local to the erstwhile Visakhapatnam District (candidates having domicile of the district), only are eligible to apply for the posts.

The Criterion reckoned in this regard is as under:

- a) If he/she has studied in an educational institution(s) in “Local Area” above, for a period of not less than four consecutive academic years ending with the academic year in which he/she appeared or, as the case may be, first appeared for SSC or equivalent examination; or
- b) Where during the whole or any part of the four consecutive academic years ending with the academic year in which he / she appeared or as the case may be, first appeared for the SSC or equivalent examination he/she has not studied in any educational institution(s), if he/she has resided in the “Local Area” above for a period of not less than four years immediately preceding the date of commencement of the SSC or equivalent examination in which he/she appeared or as the case may be, first appeared.

A candidate for direct recruitment, who is not regarded as local candidate under sub-paragraph (i) above, in relation to the ‘Local Area’ shall:

1. If he/she has studied in an educational institution(s) in that State, for a period of not less than Seven consecutive academic years ending with the academic year in which he/she appeared or, as the case may be, first appeared for SSC or equivalent examination be regarded as a local candidate in relation to:
 - (a) Local Area as above if he/she has studied in the Local Areas for the maximum period out of the said period of seven years; or
 - (b) Where the period of his/her study in the local areas specified above and other areas, are equal, if he/she has studied last in the local area specified above, in such equal periods;
2. If during the whole or any part of the Seven consecutive academic years ending with the academic year in which he/she appeared or as the case may be, first appeared for the SSC or equivalent examination he/she has not studied in any educational institution(s) in Local Area, but has resided in the State during the whole of the said period of seven years, be regarded as a local candidate in relation to:
 - (i) Local Area specified above if he/she has resided for a maximum period out of the said period of seven years in the Local Areas; or
 - (ii) Where the period of his/her residence in the Local Area and other areas are equal, if he/she has resided last in the Local Areas in such equal periods;
 - a. In reckoning the consecutive academic years during which a candidate has studied, any period of interruption of his study because of his failure to pass any examination, shall be disregarded.

- b. The question, whether any candidate for direct recruitment to any post has resided in the Local Area shall be determined with reference to the places where the candidate actually resided and not with reference to the residence of his/her parents or other guardian.
- c. If the claim for local candidature is based on study, the candidate is required to produce a certificate from the Educational Institution(s) where he/she has studied during the said 4/7-year period in the 'Local Area'. If, however, it is based on residence, a certificate should be obtained from an officer of the Revenue Department not below the rank of a Mandal Revenue Officer/Tahsildar in independent charge of a Mandal that he/she has resided in the districts of 'Local Area'.
- d. If, however, a candidate has resided in more than one Mandal / District during the relevant 4/7-year period but within the 'Local Area' as the case may be, separate certificates from the Mandal Revenue Officers exercising jurisdiction have to be obtained in respect of different areas of the 'Local Area'.

(ii) AGE as on 01.06.2026: Minimum **20** years – Maximum **30** years.

Sl. No.	Category	Age Relaxation
1	Scheduled Caste/ Scheduled tribe Candidates	5 years
2	Backward Class Candidates	3 years
3	Physically Challenged – General Category Candidates	10 years
4	Physically Challenged – SC/ST Category Candidates	15 years
5	Physically Challenged – BC Category Candidates	13 years
6	Ex-Servicemen/ Disabled Ex-Servicemen	Actual period of service rendered + 3 years (8 years for disabled ex-service-man belonging to SC/ST), subject to maximum of 50 years.
7	In-service candidates of Co-operative/Commercial bank.	In case of person who has been in continuous service in any Cooperative/Commercial Banks and joined its service before he attained 30 years, the restrictions as regarding age shall be relaxed by the period of such service in the Co-operative/Commercial bank, subject to a maximum age limit of 35 years for General and 38 years for BC & 40 years for SC/ST candidates.

Note:

1. The relaxation in upper age limit is cumulative as per Govt. guidelines.
2. An ex-serviceman who once joined a Government job on civil side after availing of the benefits given to him as an Ex-Serviceman for his re-employment, including a job in the Public Sector undertaking, ceases to enjoy ex-servicemen status for further employment.
3. An Ex-Serviceman, who is discharged from Service before 31.05.2026 is only eligible to apply. Pay protection as applicable under IBA norms shall be extended to the employees joined under EXS quota.

Definition of Ex-Servicemen (EXS):

- i. Ex-Servicemen (EXSM): 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 & Administrative Reforms Notification No.36034/5/85 Estt. (SCT) dated 27.10.1986 as amended from time to time.
- ii. Disabled Ex-Servicemen (DISXS): Ex-servicemen who while serving in Armed Forces of the union were disabled in operation against the enemy or in disturbed areas shall be treated as Disabled Ex-Servicemen (DISXS).

Note: The Territorial Army Personnel will be treated as ex-servicemen w.e.f. 15.11.1986.

4. Above relaxations are available only if the candidates fulfill the various conditions prescribed in the Govt. of India/State Government orders and instructions in this regard. To claim age relaxation, reserved category candidates will be required to submit a copy of the Community Certificate at the time of document verification, if called by the Bank.

Definition of EWS (Economically Weaker Section)

1. As per the G.O.MS.No.73 dated 04-08-2021 of Govt. of AP, "The persons who are not covered under existing scheme of reservations for the Scheduled Castes (SC), the Scheduled Tribes (ST) and the Socially and Educationally Backward Classes (BC-A, BC-B, BC-C, BC-D, BC-E) and whose gross annual family income is below ₹ 8.00 lakh are to be identified as Economically Weaker Sections (EWS) for the benefit of reservation". The income shall include income from all sources i.e., salary, agriculture, business, profession etc. and it will be income for the financial year prior to the year of application. Also, persons whose family owns or possesses any of the following assets shall be excluded from being identified as EWSs, irrespective of the family income:
 - i. 5 acres of Agricultural Land and above;

- ii. Residential flat of 1000 sq. ft. and above;
 - iii. Residential plot of 100 sq. yards and above in notified municipalities;
 - iv. Residential plot of 200 sq. yards and above in areas other than the notified municipalities.
2. The property held by a "Family" in different locations or different places / cities would be clubbed while applying the land or property holding test to determine EWS status.
 3. The benefit of reservation under EWS can be availed upon production of an Income and Asset Certificate issued by a Competent Authority. The Income and Asset Certificate issued by any one of the Authorities as notified by the Government of India in the prescribed format shall only be accepted as proof of candidate's claim as belonging to EWS.

The candidates shortlisted for document verification/interview shall be required to bring the requisite certificate as specified by the Government of India at the time of appearing for the process of document verification/interview.

4. The term "Family" for this purpose will include the person who seeks benefit of reservation, his/her parents and siblings below the age of 18 years as also his/her spouse and children below the age of 18 years.
5. The instructions issued by the Government of India in this regard from time to time shall be adhered to.

Definition: Persons with Benchmark Disability (PwBD) – Definition of Categories of Disabilities:

- I. An Orthopedically Challenged (PwBD-OC) person is one suffering from Locomotor Disability or Cerebral Palsy.**

Orthopedically challenged persons are covered under locomotor disability with following benchmark:

- i. **OA** - One arm affected (Right or Left)
- ii. **OL** - One leg affected (Right or Left)
- iii. **OAL** - One arm & One Leg affected
- iv. **BL** - Both legs affected but not arms

Persons with OA & OAL category should have normal bilateral hand functions.

- a) **"Leprosy cured person"** means a person who has been cured of leprosy but is suffering from:
 - i. Loss of sensation in hands or feet as well as loss of sensation and paresis in the eye and eye-lid but with no manifest deformity;
 - ii. Manifest deformity and paresis but having sufficient mobility in their hands and feet to enable them to engage in normal economic activity;

- iii. Extreme physical deformity as well as advanced age which prevents him/her from undertaking any gainful occupation, and the expression "leprosy cured" shall be construed accordingly.
- b) **"Cerebral palsy"** means a Group of non-progressive neurological conditions affecting body movements and muscle coordination, caused by damage to one or more specific areas of the brain, usually occurring before, during or shortly after birth;
- c) **"Dwarfism"** means a medical or genetic condition resulting in an adult height of 4 feet 10 inches (147 centimeters) or less;
- d) **"Acid attack victims"** means a person disfigured due to violent assaults by throwing of acid or similar corrosive substance.
- e) **"Muscular dystrophy"** means a group of hereditary genetic muscle disease that weakens the muscles that move the human body and persons with multiple dystrophy have incorrect and missing information in their genes, which prevents them from making the proteins they need for healthy muscles. It is characterized by progressive skeletal muscle weakness, defects in muscle proteins, and death of muscle cells and tissue;

II. Hearing Impaired (HI):

- a) **Deaf:** means person having 70 DB hearing loss in speech frequencies in both ears.
- b) **Hard of Hearing:** means person having 60 DB to 70 DB hearing loss in speech frequencies in both ears.

III. Visual Impaired (VI): Only those Visually Impaired (VI) persons who suffer from any one of the following conditions, after best correction, are eligible to apply.

a) **Blindness:**

- i. Total absence of sight; OR
- ii. Visual acuity less than 3/60 or less than 10/200 (Snellen) in the better eye with best possible correction; OR
- iii. Limitation of the field of vision subtending an angle of less than 10 degree.

b) **Low Vision:**

- i. Visual acuity not exceeding 6/18 or less than 20/60 upto 3/60 or upto 10/200 (Snellen) in the better eye with best possible corrections; OR
- ii. Limitation of the field of vision subtending an angle of less than 40 degree up to 10 degree.

IV. D & E: Only those persons, who suffer from any one of the following types of disabilities, are eligible to apply under this category:

- a) "Specific Learning Disability" (SLD) means a heterogeneous group of conditions wherein there is a deficit in processing language, spoken or written, that may manifest itself as a difficulty to comprehend, speak, read, write, spell, or to do mathematical calculations and includes such conditions as perceptual disabilities, dyslexia, dysgraphia, dyscalculia, dyspraxia and developmental aphasia.
- b) "Mental Illness" (MI) means a substantial disorder of thinking, mood, perception, orientation or memory that grossly impairs judgment, behavior, capacity to recognize reality or ability to meet the ordinary demands of life, but does not include retardation which is a condition of arrested or incomplete development of mind of a person, specially characterized by sub normality of intelligence.
- c) "Autism spectrum disorder (Mild)" (ASD- M) means a neuro- developmental condition typically appearing in the first three years of life that significantly affects a person's ability to communicate, understand relationships and relate to others, and is frequently associated with unusual or stereotypical rituals or behavior.
- d) "Multiple Disabilities" means multiple disabilities involving (I) to (IV) above.

Note: Only "**Person with bench mark disability**" would be eligible for reservation with **not less than 40%** of a specified disability where specified disability has not been defined in measurable terms and includes a person with disability where specified disability has been defined in measurable terms, as certified by the certifying authority.

A person who wants to avail the benefit of reservation will have to submit a latest Disability Certificate, on prescribed format, issued by Medical Authority or any other notified Competent Authority (Certifying Authority) in the District of the applicant's residence as mentioned in the proof of residence in the application. The certificate should be dated on or before last date of registration of application.

GUIDELINES FOR PERSONS WITH DISABILITIES USING A SCRIBE

- a) The visually impaired candidates and candidates whose writing speed is adversely affected permanently for any reason can use scribe provided by the DCCB during the online examination, subject to limits as in (b) and (c) below. In all such cases where a scribe is used, the following rules will apply:
 - Candidates eligible for and who wish to use the services of scribe in the exam should carefully indicate the same in their online application form. Any subsequent request may not be favorably entertained.

- Scribe should not answer on his/her own. Any such behavior observed will result in cancellation of candidature.
- Those candidates who use a scribe shall be eligible for compensatory time of 20 minutes for every hour of the examination or as otherwise advised.
- Only candidates registered for compensatory time will be allowed such concessions since compensatory time given to candidates shall be system based, it shall not be possible for the test conducting agency to allow such time if he/she is not registered for the same. Candidates not registered for compensatory time shall not be allowed such concessions.
- During the exam, at any stage, if it is found that scribe is independently answering the questions, the exam session will be terminated and candidate's candidature will be cancelled. The candidature of such candidates using the services of a scribe will also be cancelled if it is reported after the examination by the test administrator personnel that the scribe independently answered the questions.

b) 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).

c) 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 of 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 GOI guidelines/ clarifications, if any, from time to time.

(iii) Education Qualification (as on 24.07.2026)

- Graduation in any discipline from a recognized university.
- Knowledge of English and proficiency in local language (Telugu) is essential.
- Working knowledge of computers is essential.

Note: The percentage of marks in graduation shall be arrived at by dividing the aggregate/ total marks obtained by the candidate in all subjects, as graded by the

concerned University/ Board, with the aggregate maximum marks of the examination passed for all the years of the examination. In case, the Universities or Boards award marks in the form of Grades, such Grades will be considered to the equivalent percentage specified above as per the rules of the Universities or Boards.

3.2. For candidates in services of PACS affiliated to the DCCB:

- i. **Educational qualification:** Candidate shall possess intermediate plus JDC/HDC/DCRS or graduation from a recognized university as on date of notification.
- ii. **Age as on 01.06.2026:** Relaxation is given upto the age of 45 years and other relaxations as applicable in case of Reserved Category as specified hereunder subject to the overall limit of 50 years;

Sl. No.	Category	Age Relaxation (as on 01.06.2026)
1)	OC	Not exceeding 45 years of age
2)	SC/ST Candidates	5 years
3)	BC Candidates	3 years
4)	Physically Challenged – General Category Candidates	10 years subject to a maximum age of 50 years
5)	Physically Challenged – SC/ST Category Candidates	15 years subject to a maximum age of 50 years
6)	Physically Challenged – BC Category Candidates	13 years subject to a maximum age of 50 years

Note:

- The relaxation in upper age limit is cumulative subject to a maximum age of 50 years.
- **Minimum Service:** A minimum of **06 years'** service is required in PACS affiliated to the DCCB as on date of the notification. The service register of the permanent employee of the PACS (affiliated to DCCBs) duly certified by the DLCO concerned, shall be taken as the proof of service at the time of documentation verification.
- The in-service candidates of PACS affiliated to the DCCB, who are selected under this recruitment, shall be placed at the minimum basic in the Pay Scale of Staff Assistants mentioned in the notification. No weightage or additional increments shall be sanctioned for the service rendered in PACS.
- Total written test marks (Objective type of test): 100 marks (No of questions:50). There shall be Negative marking for wrong answers (0.25 marks will be deducted for each wrong answer). Exam question contents would be Working and Functions of PACS. Reference Material will Certified PACS Secretary (CPS) study material (04 modules).

4. SELECTION PROCEDURE:

4.1. For open market candidates

The selection of the candidates shall be made on the basis of the Online Test/Examination. 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 the online test/Examination, which will comprise the following:

- a) Online Test/Examination: 200 marks
- b) There shall be Negative Marking for wrong answers (one fourth of the marks assigned to that question will be deducted as penalty for each wrong answer);
- c) Online Test question contents would be as under:

S. No	Name of the Test	No of Ques	Max Marks	Duration
1.	Reasoning	40	50	Composite time of 2 hours (120 minutes)
2.	Quantitative Aptitude	40	50	
3.	English Language	40	40	
4.	General Awareness	40	40	
5.	Computer Knowledge	40	20	
Total		200	200	

d) 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 a question is left blank, i.e., no answer is marked by the candidate, there will be no penalty for that question.

e) PROCESS FOR ARRIVING AT SCORES:

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

- (i) Number of questions answered correctly by a candidate in each objective test is considered for arriving at the Corrected Score after applying penalty for wrong answers.
- (ii) The Corrected Scores so obtained by a candidate are made equivalent to take care of the minor difference in difficulty level, if any, in each of the objective tests held in different sessions to arrive at the Equated Scores*

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

(iii) Test-wise scores and scores on total is reported with decimal point up to two digits.

Note: Cutoffs are applied in two stages:

- on scores in individual tests
- on Total Score

(iv) As per policy, the tests/question papers are not disclosed to anybody other than the candidates only during the examination. The test papers are also not shared with anybody even after the examination.

f) QUALIFYING IN THE ONLINE TEST/EXAMINATION:

Candidates will have to pass in each of the objective test. The passing marks in each of the test will be decided by the Bank on the basis of the performance of all the competing candidates taken together in each test to a minimum required level.

Final selection will be on the basis of the ranking accorded based on the online test/Examination as per rule of reservation. There shall be no interviews for selection of candidates. Mere eligibility/pass in the test shall not vest any right for the selection.

Online Test Center: Test centers shall be within the respective erstwhile district only.

4.2. For in-service PACS candidates:

The selection of the candidates shall be made on the basis of the Online Test/Examination. 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 the online test/Examination, which will comprise the following:

- a) Online Test/Examination: 100 marks
- b) There shall be Negative Marking for wrong answers (0.25 marks will be deducted for each wrong answer);
- c) Online Test question contents would be as under:

S. No	Name of the Test (Objective)	No. of questions	Maximum marks	Total time
1	Working and Functions of PACS	50	100	Composite time of 60 minutes.
	Total	50	100	

d) Reference Material: Certified PACS Secretary (CPS) study material (04 modules).

e) Qualifying in the Online Test/Examination:

Candidates will have to pass in each of the objective test. The passing marks in each of the test will be decided by the Bank on the basis of the performance of all the competing candidates taken together in each test to a minimum required level.

Final selection will be on the basis of the ranking accorded based on the online test/ Examination as per rule of reservation. There shall be no interviews for selection of candidates. Mere eligibility/pass in the test shall not vest any right for the selection.

f) Online Test Center: Test centers shall be within the respective erstwhile district only.

5. ON-LINE TEST:

- a) The examination will be conducted online at the venues mentioned in the call-letters.
- b) The Bank, however, reserves the right to cancel or make any change in the date of examination as per the need and administrative feasibility.
- c) The Bank, however, reserves the right to cancel any of the Examination Centers and/or add some other Centers, depending upon the response, administrative feasibility, etc.
- d) As far as possible candidates will be allotted to a center of his/her choice, however the Bank also reserves the right to allot the candidate to any center other than the one he/she has opted for.
- e) Candidate will appear for the examination at an Examination Centre at his/her own risks and expenses and the Bank will not be responsible for any injury or losses etc. of any nature.
- f) Choice of centre once exercised by the candidate will be final.
- g) No request for change of center for Examination shall be entertained.
- h) If sufficient number of candidates do not opt for a particular center for ONLINE examination, DCCB reserves the right to allot any other adjunct center to those candidates OR if the number of candidates is more than the capacity available for the online exam for a center, DCCB reserves the right to allot any other center to the candidate.
- i) The possibility for occurrences of some problem in administration cannot be ruled out completely which may impact test delivery and/or result from being generated. In that event, every effort will be made to rectify the problem, which may include shifting the candidates to the other centers or to conduct of

another examination, if considered necessary. Decision of DCCB in this regard shall be final. Candidates not willing to accept such change shall loose his/her candidature for this exam.

6. 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 of ₹ 2,00,000/-, that, he/she would serve the Bank continuously for a minimum period of 2 years.

7. HOW TO APPLY:

Candidates can apply online only from 24.07.2026 to 07.08.2026 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 (4.5 cm × 3.5 cm)
 - 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 all these scanned documents adhere to the required specifications as mentioned at 7.3.
- (ii) Signature in CAPITAL LETTERS will NOT be accepted.
- (iii) The left thumb impression should be properly scanned and not smudged. (If a candidate is not having left thumb, he/she may use his/her right thumb for applying.)
- (iv) The text for the hand written declaration is as follows –
“I, _____ (Name of the candidate), hereby declare that all the information submitted by me in the application form is correct, true and valid. I will present the supporting documents as and when required.”
- (v) The above mentioned hand written declaration has to be in the candidate's hand writing and in English only. If it is written and uploaded by anybody else or in any other language, the application will be considered as invalid. (In the case of Visually Impaired candidates who cannot write may get the text of declaration typed and put their left-hand thumb impression below the typed declaration and upload the document as per specifications.)
- (vi) Keep the necessary details/documents ready to make Online Payment of the requisite application fee/ intimation charges.

- (vii) Have a valid personal email ID and mobile no., which should be kept active till the completion of this Recruitment Process. Bank may send intimation to download call letters for the Examination etc. through the registered e-mail ID. In case a candidate does not have a valid personal e-mail ID, he/she should create his/her new e-mail ID and mobile no. before applying on-line and must maintain that email account and mobile number.

**APPLICATION FEES/ INTIMATION CHARGES (NON-REFUNDABLE)
PAYMENT OF FEE ONLINE:**

S No	Category	Fees (incl. of GST)
1.	SC/ST/PwBD/EXS	₹ 590/-
2.	OC/BC/EWS	₹ 826/-

Bank Transaction charges for Online Payment of application fees/intimation charges will have to be borne by the candidate, including the candidate applying under reserved category. The fee/intimation charges as mentioned in the above table is excluding the transaction charges payable to the Bank.

Candidates have to pay requisite fee/intimation charges through online mode only.

Detailed guidelines/procedure for:

7.1.Application Registration

- Candidates to go to the DCCB website (<https://visakhapatnamdccb.bank.in>) click on the option "APPLY ONLINE" which will open a new screen.
- 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.
- 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.

- d) 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 COMPLETED REGISTRATION BUTTON.
- e) 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.
- f) Validate your details and Save your application by clicking the 'Validate your details' and 'Save & Next' button.
- g) 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 "7.3".
- h) Candidates can proceed to fill other details of the Application Form.
- i) Click on the Preview Tab to preview and verify the entire application form before COMPLETED REGISTRATION.
- j) Modify details, if required, and click on 'COMPLETED REGISTRATION' ONLY after verifying and ensuring that the photograph, signature uploaded and other details filled by you are correct.
- k) Click on 'Payment' Tab and proceed for payment.
- l) Click on 'Submit' button.

7.2. Payment of fees

ONLINE MODE

- a) The application form is integrated with the payment gateway and the payment process can be completed by following the instructions.
- b) The payment can be made by using Debit Cards (RuPay/Visa/MasterCard /Maestro), Credit Cards, Internet Banking, IMPS, UPI, Cash Cards/ Mobile Wallets.
- c) 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.
- d) On successful completion of the transaction, an e-Receipt will be generated.
- e) 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.

- f) 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.**
- g) 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.
- h) To ensure the security of your data, please close the browser window once your transaction is completed.
- i) **There is facility to print application form containing fee details after payment of fees.**

7.3. Document scan and upload

Before applying online a candidate will be required to have a scanned (digital) image of his/her photograph, signature, left thumb impression and the hand written declaration as per the specifications given below.

- Photograph Image: (4.5cm × 3.5cm)
- Photograph must be a recent passport style colour picture.
- Make sure that the picture is in colour, taken against a light-colored, preferably white, background.
- Look straight at the camera with a relaxed face.
- If the picture is taken on a sunny day, have the sun behind you, or place yourself in the shade, so that you are not squinting and there are no harsh shadows.
- If you have to use flash, ensure there's no "red-eye".
- If you wear glasses make sure that there are no reflections and your eyes can be clearly seen.
- Caps, hats and dark glasses are not acceptable. Religious headwear is allowed but it must not cover your face.
- Dimensions 200 x 230 pixels (preferred)
- Size of file should be between 20kb–50 kb
- Ensure that the size of the scanned image is not more than 50kb. If the size of the file is more than 50 kb, then adjust the settings of the scanner such as the DPI resolution, no. of colours etc., during the process of scanning.

Photograph Capture:

- In addition to the above photograph, candidates will also be required to capture and upload their live photograph either by using webcam or mobile phone.
- On selecting “Capture Photo” option, candidates’ webcam will be activated allowing them to click their picture, which will get auto uploaded in the application form.
- On selecting “Click here to Scan” option, candidates can use their mobile phone to scan the QR code, which will redirect to a website, allowing to click photograph on their mobile phone. On selecting the taken picture, photograph will get auto uploaded in the application form.

Do’s and Don’ts of Photo Capture:

Dos:

- Ensure the photo is captured against a light coloured, preferably white background and there is adequate light.
- Look straight at the webcam/ camera.
- Photograph should be of passport size.

Don’ts

- Small size photograph not to be clicked/ uploaded.
- Coloured glasses or sunglasses/ Cap should not be worn.
- Shadow on face/ not facing the camera/distorted face/face covered with mask/blurred image.
- Photo not taken in dark/ improper background.

Signature, left thumb impression and hand-written declaration Image:

- The applicant has to sign on white paper with Black Ink pen.
 - Dimensions 140 x 60 pixels (preferred).
 - Size of file should be between 10kb – 20kb for signature and 20kb - 50kb for left thumb impression.
 - Ensure that the size of the scanned image is not more than 20kb.
- The applicant has to put his left thumb impression on a white paper with black or blue ink.
 - File type: jpg / jpeg
 - Dimensions: 240 x 240 pixels in 200 DPI (Preferred for required quality) i.e 3 cm * 3 cm (Width * Height)
 - File Size: 20 KB – 50 KB

- The applicant has to write the declaration in English clearly on a white paper with black ink.
 - File type: jpg / jpeg
 - Dimensions: 800 x 400 pixels in 200 DPI (Preferred for required quality) i.e 10 cm * 5 cm (Width * Height)
 - File Size: 50 KB – 100 KB
- The signature, left thumb impression and the hand written declaration should be of the applicant and not by any other person.
- If the Applicant's signature on the attendance sheet or Call letter, signed at the time of the examination, does not match the signature uploaded, the applicant will be disqualified.
- Signature/Hand written declaration in CAPITAL LETTERS shall NOT be accepted.

Scanning the documents:

- Set the scanner resolution to a minimum of 200 dpi (dots per inch)
- Set Colour to True Colour
- File Size as specified above
- Crop the image in the scanner to the edge of the photograph/signature/ left thumb impression/hand written declaration, then use the upload editor to crop the image to the final size (as specified above).
- The image file should be JPG or JPEG format. An example file name is: image01.jpg or image01.jpeg. Image dimensions can be checked by listing the folder files or moving the mouse over the file image icon.
- Candidates using MS Windows/MsOffice can easily obtain documents in .jpeg format by using MS Paint or MsOffice Picture Manager. Scanned documents in any format can be saved in .jpg / .jpeg format by using 'Save As' option in the File menu. Size can be adjusted by using crop and then resize option.

Procedure for uploading the documents:

- While filling in the Online Application Form the candidate will be provided with separate links for uploading Photograph, signature, left thumb impression and hand written declaration.
- Click on the respective link "Upload Photograph / signature / Upload left thumb impression / hand written declaration".
- Browse and Select the location where the Scanned Photograph / signature / left thumb impression / hand written declaration file has been saved.
- Select the file by clicking on it

- Click the 'Open/Upload'
- If the file size and format are not as prescribed, an error message will be displayed.
- Preview of the uploaded image will help to see the quality of the image. In case of unclear / smudged, the same may be re-uploaded to the expected clarity /quality.

Your Online Application will not be registered unless you upload your Photograph, signature, left thumb impression and hand written declaration as specified.

Note:

- In case the face in the photograph or signature or left thumb impression or the hand written declaration is unclear / smudged the candidate's application may be rejected.
- After uploading the Photograph / signature / left thumb impression / hand written declaration in the online application form candidates should check that the images are clear and have been uploaded correctly. In case the photograph or signature or left thumb impression or the hand written declaration is not prominently visible, the candidate may edit his/ her application and re-upload his/ her photograph or signature or left thumb impression or the hand written declaration, prior to submitting the form.
- 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.
- 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.
- Candidates should ensure that the signature uploaded is clearly visible.
- After registering online candidates are advised to take a printout of their system generated online application forms.
- Candidates should take utmost care to furnish the correct details while filling in on-line application.
- 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 document verification.
- 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.

- xi. 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.
- xii. 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.
- xiii. The Candidate should note/remember the password for future reference and use.
NOTE - There is also a provision to reprint the Application form at later stage.
- xiv. 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. 0866-2429012. (Available between 10:00 AM to 05:00 PM only)
- xv. The candidate must ensure that the filled in information is correct and no correction will be accepted at subsequent stage in any field.

8. VERIFICATION OF CREDENTIALS:

The appointment of the candidates will be subjected to verification of credentials, such as, verification of Original Certificates of Educational Qualifications, other Qualifications, Caste Certificates, Physically Challenged certificates, etc. and also subjected to verification with the respective Universities/ Authorities. In case of **physically challenged candidates**, they would be required to appear before the State Government Medical Boards for medical examination of their disability, at the time of appointment and they will be issued appointment orders only upon receipt of the medical report confirming their disability at prescribed levels as indicated in the notification.

9. SPECIAL INSTRUCTIONS:

IDENTITY VERIFICATION

In the examination hall, the call letter along with original and a photocopy of the candidate's currently valid photo identity (bearing exactly the same name as it appears on the call letter) such as PAN Card/ Passport/ Permanent Driving License/ Voter's Card/ Bank Passbook with photograph/ Photo identity proof issued by a Gazetted Officer on official letterhead along with photograph / Photo identity proof issued by a People's Representative on official letterhead along with photograph / valid recent Identity Card issued by a recognized College/ University/ Aadhar card/ E-Aadhar Card with a photograph/ Employee ID/ Bar Council Identity Card with photograph should be submitted to the invigilator for verification. The candidate's identity will be verified with respect to his/her details on the call letter, in the

Attendance List and requisite documents submitted. If identity of the candidate is in doubt the candidate may not be allowed to appear for the Examination.

Ration Card and Learner's Driving License are not valid id proof.

Note: Candidates have to produce in original the photo identity proof and submit photocopy of the photo identity proof along with Examination call letter while attending the examination, without which they will not be allowed to take up the examination. Candidates must note that the name as appearing on the call letter (provided during the process of registration) should exactly match the name 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 names 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.

Candidates are advised to regularly keep in touch with the Bank's website, 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.

Please note that a candidate is allowed to appear only once in the online examination for a post. Multiple appearance in online examination will result in cancellation of candidature. In case more than one call letter has been generated, candidates are advised to appear only once for one post on the date and at the time mentioned on the respective call letter.

10. 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 seeking age relaxation are required to show originals and submit copies of necessary certificate(s) at the time of document verification.
- h) A declaration is required to be submitted in the prescribed format by candidate seeking reservation under BC Category, that, he/she does not belong to the creamy layer as on **01.06.2026**. The BC Certificate containing the creamy layer status should have been issued during the period from 01.06.2026 to the date of appointment, if selected.
- i) Income and Asset Certificate issued by any one of the Authorities as notified by the Government of Andhra Pradesh is required to be submitted in the prescribed format in the case of EWS category candidates. The EWS Certificate should have been issued on or after **01.06.2026**.
- j) Candidates already in employment should produce 'no objection certificate' from their employer, at the time of document verification, in the absence of which their candidature will not be considered.
- k) Only candidate willing to serve anywhere in the Jurisdiction of the Bank should apply.
- l) 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, under the power vested with it under the byelaws and Service Regulations of the Bank and it 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.
- m) 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, 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.
- n) 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 is required if the nodes capacity is less or some technical disruption takes place at any center or for any candidate.
- o) 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.

- p) 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.
- q) The requests of the applicants seeking marks obtained by them in the online test will not be entertained.
- 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 district headquarters 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 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 subjected 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.
- v) Competent Authority for issue of Certificate to SC/ST/BC/ or PwBD and proof of Local Candidate is as under: (to be produced at the of document verification)
 - For SC/ST/BC – District Magistrate/Addl. Dist. Magistrate/Collector/ Deputy Commissioner/Addl. Dy. Commissioner/Dy. Collector/First Class Stipendiary Magistrate/Sub-Division Magistrate/Taluka Magistrate/ Executive Magistrate /Extra Assistant Commissioner/Chief Presidency Magistrate/Additional Chief Presidency Magistrate/ Presidency Magistrate/ Revenue Officer not below the rank of Tahsildar Sub Divisional Officer of the area where the candidate and/or his/her family normally resides.
 - For Physically Challenged or PwBD – the Competent Authority to issue Disability Certificate shall be a Medical Board duly constituted by the Central or State Govt. The Central/State Govt. may constitute Medical Boards consisting of at least 3 members out of which one shall be a

specialist in the particular field for assessing loco motor/cerebral/visual/hearing disability as the case may be.

- For local candidate – Bonafide study certificate from the Educational Institution/s

OR

Residential Certificate issued by MRO/Competent Revenue Authorities, as the case may be.

w) 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/document verification, if a candidate is (or has been) found guilty of:

- (1) using unfair means during the examination or
- (2) impersonating or procuring impersonation by any person or
- (3) misbehaving in the examination hall or disclosing, publishing, reproducing, transmitting, storing or facilitating transmission and storage of contents of the test(s) or any information therein in whole or part thereof in any form or by any means, verbal or written, electronically or mechanically for any purpose or
- (4) resorting to any irregular or improper means in connection with his/her candidature for selection or
- (5) obtaining support for his/her candidature by unfair means; or
- (6) carrying mobile phones or similar electronic devices of communication in the examination hall, such a candidate may, in addition to rendering himself/herself liable to criminal prosecution, be liable:
 - i. To be disqualified from the examination for which he/she is a candidate.
 - ii. To be debarred either permanently or for a specified period from any examination or recruitment conducted by the A.P. State Co-operative Bank, Vijayawada & the DCCBs of Andhra Pradesh.
 - iii. For termination of service, if he/she has already joined the Bank.

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

11. 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 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, about seven to ten days in advance of the date of examination. Candidate needs to affix recent recognizable photograph on the call letter preferably the same as provided during registration and appear at the examination centre with (i) Call Letter (ii) Photo Identity Proof as stipulated in clause (xiii) below and also specified in the call letter and photocopy of the same Photo Identity Proof as brought in original.

CANDIDATES REPORTING LATE i.e., after the reporting time specified on the call letter for Examination will not be permitted to take the examination. The reporting time mentioned on the call letter is prior to the Start time of the test.

Sd/-
CHIEF EXECUTIVE OFFICER

Date: 24.07.2026

Place: Visakhapatnam